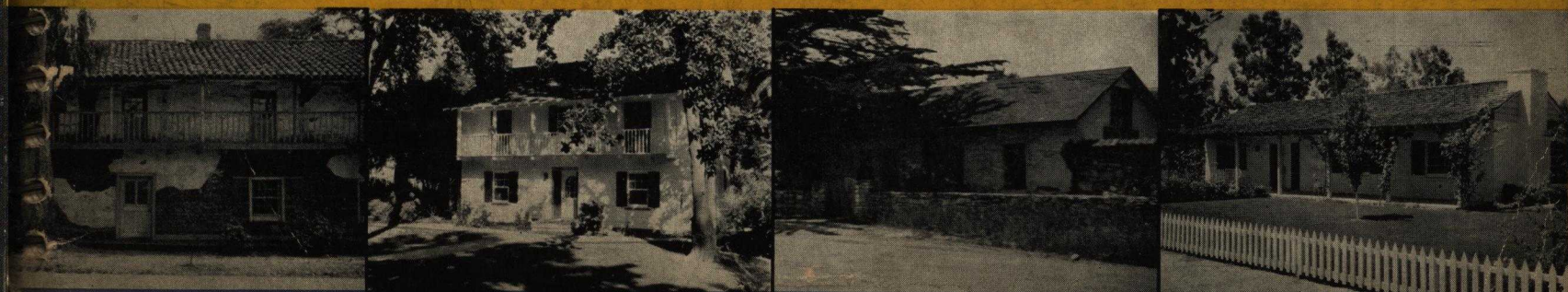


CALIFORNIA HOMES PLAN BOOK

1939

PRICE ONE DOLLAR

ONE HUNDRED NEW PLANS



A Complete
SASH & DOOR
Service



(Above) Front door specially designed by Western Door & Sash Co. for the home of Mr. and Mrs. E. J. Freethy, Richmond, (upper right) side door and garage doors for the same home.



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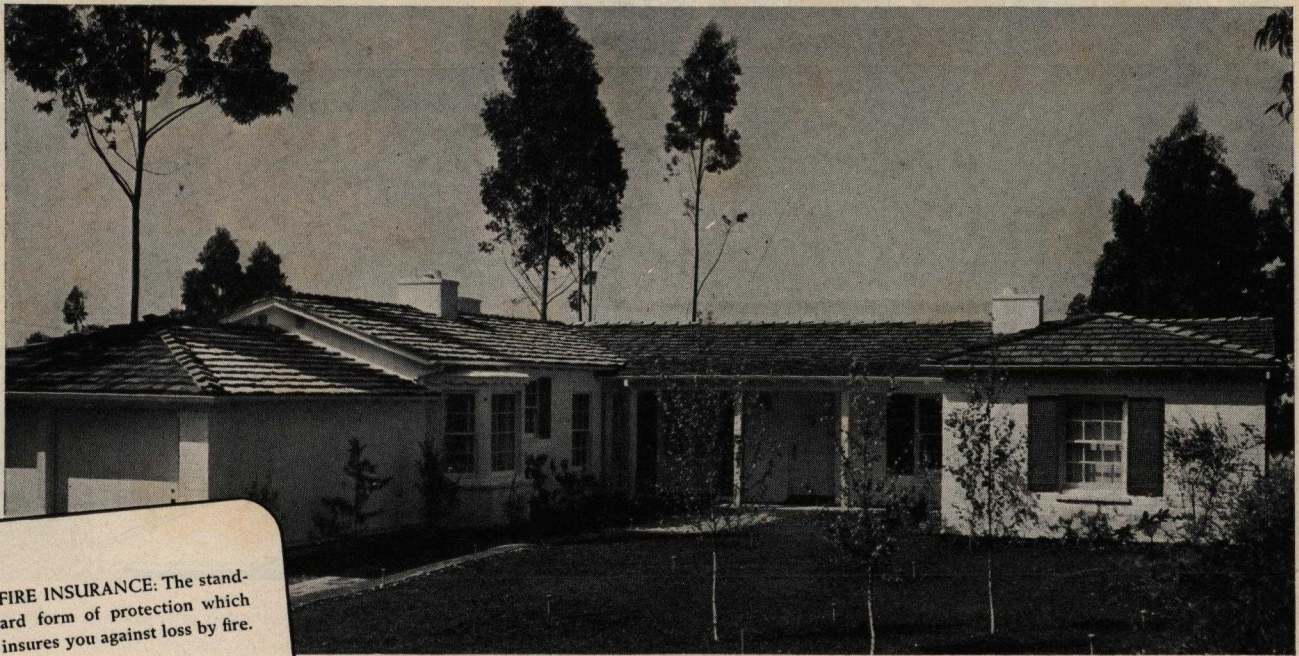
WOOD & STEEL SASH and DOORS
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An Example of Western Store Front Stainless Steel Installation

When Your *Dream House* COMES TRUE



1. FIRE INSURANCE: The standard form of protection which insures you against loss by fire.
2. WAIVER FALLEN BUILDING CLAUSE: An essential feature of fire protection in any policy.
3. EXPLOSION: Loss or damage to property by explosion however caused, excluding the usual steam boiler and machinery coverage.
4. WINDSTORM: Loss or damage to property caused by windstorm, tornado, or cyclone, including objects blown against property.
5. RIOT and CIVIL COMMO-TION: Loss or damage due to riot or civil commotion.
6. HAIL: Loss or damage to property caused by hail.
7. MOTOR VEHICLE DAMAGE: Property loss or damage caused by automobiles, trucks, or other motor vehicles.
8. AIRCRAFT DAMAGE: Loss or damage to property by aircraft or objects falling from aircraft.
9. SMOKE DAMAGE: Smoke damage to property caused by faulty stationary heating equipment.

KEEP IT TRUE WITH FIREMAN'S FUND *Nine-In-One* PROTECTION

You've always wanted a home of your own—who hasn't? Now, with the new low interest, extended loans available, your dream can be made a reality.

But, remember! Your savings, removed from the security of the bank and invested in a home will be exposed to new hazards and require new protection.

In the column at the left are listed the ordinary contingencies that should be considered. All of them can be covered—securely—economically. Ask your *Home-Town Agent* or send self-addressed post card (see back of book) for Free 20-page Personal Inventory and Insurance Guide which shows how you can safeguard your new investment. Then when your dream house comes true—it will *stay true*—come what may.

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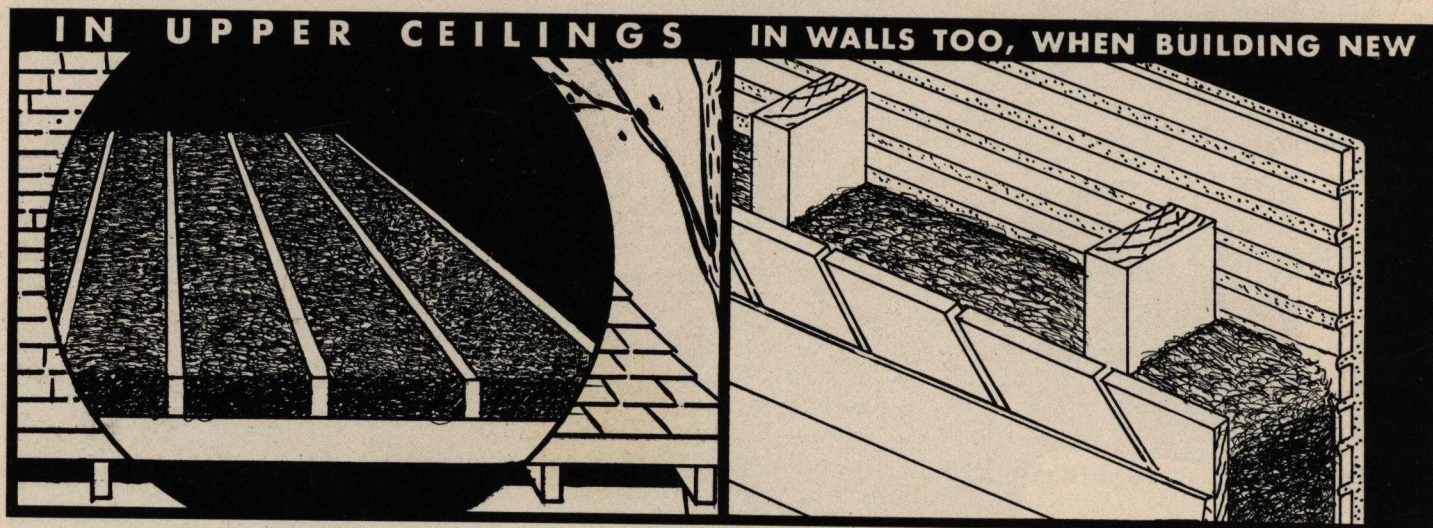
SAN FRANCISCO

New York • Chicago • Boston • Atlanta • Los Angeles

STRENGTH • PERMANENCE • STABILITY

Your Lumber Dealer

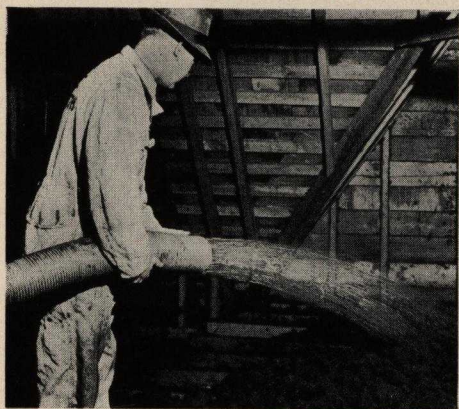
To Insulate your home



BUILT-IN COMFORT THAT PAYS ITS OWN WAY

Here's one insulation—Palco Wool—that pays for itself in a short time, right here in California. By all means include it in the walls and ceiling of your new home. When the heat does come you'll be delighted the way it keeps your home cool. It's when the heating bills start rolling in, however, that you really appreciate its economy. For Palco

Wool really saves you money. Unexcelled in efficiency, it stops heat coming and going and also acts as a fire stop in the hollow spaces between the walls. Permanent as the Redwood bark it comes from, Palco Wool is inexpensive to buy and easily installed. Ask your lumber dealer.



PALCO WOOL
being installed
by modern blowing
machine.
Also easily in-
stalled by hand.

PALCO

INSULATION

WOOL

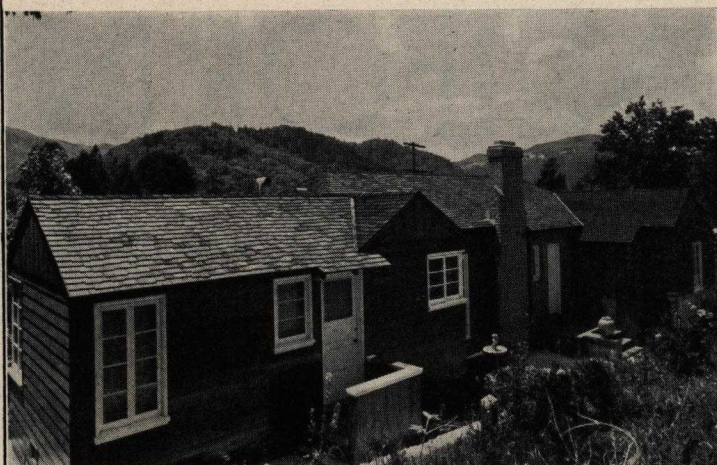
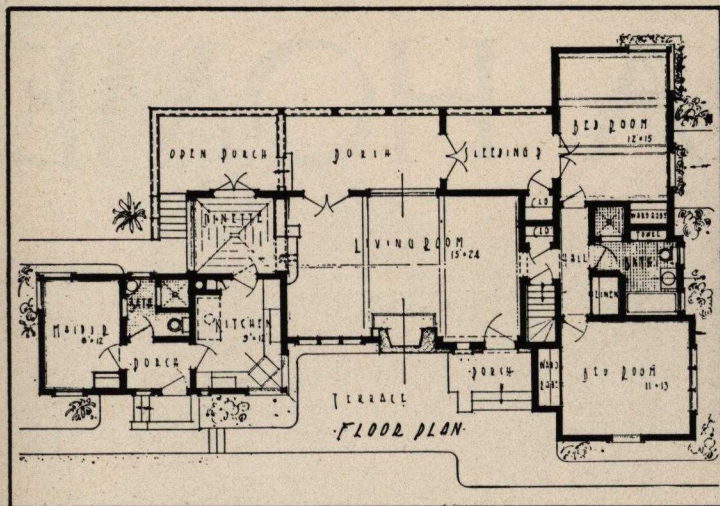
TRADE MARK REG. U.S. PAT. OFF.

SAN FRANCISCO
LOS ANGELES

PRODUCED
THE PACIFIC
Redwood

has what it takes

To Build your home



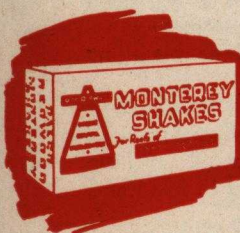
The interior finish of this home is natural Redwood with the trim painted white, which gives very much the appearance of the interior of a yacht. Roof, exterior, door and window frames, and even bathroom walls and venetian blinds are of Redwood, the shower baths of Redwood "linderman" board.

PALCO REDWOOD LUMBER



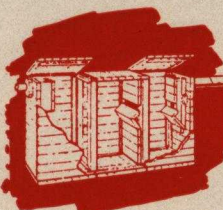
Nestled in the Redwood covered slopes of the Northern California Coast is the town of Scotia, home of The Pacific Lumber Company, where an entire community devotes itself to producing Palco Redwood Lumber and other Redwood products. When you plan your new home, plan for permanence by insisting on Redwood, in the correct grades, for all exposed places. Leading dealers carry Palco Redwood because of its uniform quality and the fact that it can be shipped most economically in mixed cars with other Palco products. Before you build, visit your local lumber yard—get acquainted with the man who will furnish your materials and see for yourself why he gives you maximum value for your money.

PALCO REDWOOD MONTEREY SHAKES



Distinctive in design and pleasing to the eye are Palco Redwood Monterey Shakes, another product of The Pacific Lumber Company. Enhancing the appearance of any home, they are particularly adapted to Early California and Monterey Colonial types of architecture. Durable, beautiful and fire retardant, Palco Redwood Monterey Shakes, properly laid with hot-dipped, zinc-coated or copper nails, should last the lifetime of the building. Packed in special containers, they come to you in perfect condition via your local lumber yard.

PALCO REDWOOD SEPTIC TANKS FOR EFFICIENT SEWAGE DISPOSAL



These California State Board of Health type Septic Tanks are constructed sectionally of selected Heart Redwood. Correct assembly in the required sizes is made easy. Thousands of these tanks are in use in California, many having given trouble-free service for 20 years and more. Improvements have been constantly added to time-tested and approved design. Write for free folder describing pre-fabricated tanks and disposal drainage systems. Standard sectional units are quickly assembled by unskilled labor, requiring merely a hammer and a handful of nails. Available from your local lumber dealer.

PALCO REDWOOD "PICKET PACK" FOR LIFETIME FENCES



With the trend to outdoor living and the increasing need of outdoor privacy and protection, fences are becoming more and more the problem of the modern home owner who wants to extend his home to all he owns. To enable you to choose the right fence for your purpose, Palco "Picket Pack," the packaged fence, is put up in 122 stock styles and sizes—50,000 possible fence designs cut to exact size, smooth finished, ready for use. All sizes are available through your lumber yard.

BY

LUMBER COMPANY

Headquarters

CHICAGO
NEW YORK



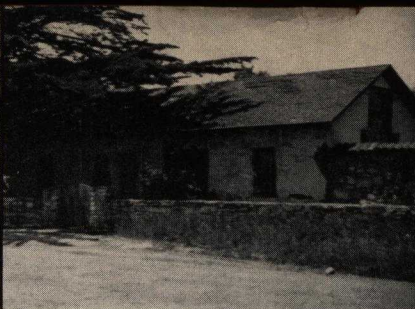
100 YEARS AGO—SAN JUAN BAUTISTA

The story of one hundred years of California homes is told in these four small pictures, all of which have been taken in recent months. The first picture is of an old adobe home in San Juan Bautista, built in 1838, across from the Mission.



TODAY—BAKERSFIELD

Note the remarkable similarity of this design with that of the second picture, a Monterey Colonial home of redwood recently completed in Bakersfield. Architect Clarence Cullimore has caught, almost to perfection, the design of the early Cali-



100 YEARS AGO—MONTEREY

fornians. The third picture is another century-old adobe, this time located in Monterey, first capital of California. The simplest of roof lines, small windows, straight walls, have all been incorporated by Architects Franklin & Kump in the



TODAY—FRESNO

design of the fourth house, located in Fresno. This home was rebuilt last year after the disastrous flood in the San Joaquin and is now of waterproofed adobe bricks. History repeats itself; so with architectural history.

CALIFORNIA HOMES

PLAN BOOK 1939

TO CALIFORNIA ARCHITECTS—AN OPPORTUNITY

WHEN residential building resumed in these United States in 1935, California leaped to the front with amazing speed, and it has taken the rest of the country four years to catch up with our state in the construction of single family dwellings.

No small part of the credit for new, beautiful homes in California goes to our architects. Particularly is this true of \$6,000, \$10,000 and \$15,000 homes. The outdoor living Monterey Colonial style of home has been developed so well that California architecture has created a place for itself as the newest and most popular style of architecture in America today.

While our unstinted praise is extended to California architects in the development of the medium sized or large home, there is still tremendous room for development of the small home.

We accept the fact that an architect's function is home design. In the same breath we must agree that an architect can make little profit, comparable to the time and ability exerted in design of a \$3,000 home. So the architect designs ten per cent of the small homes, and the general contractor, to fill a public demand, takes up at that point, does what he can and builds the other ninety per cent of the small homes. The question being discussed here has come up at architects' meetings a hundred times. It is still with us, the largest single question in home building today, awaiting solution.

Perhaps the architects, with the co-operation of other building groups, can create a junior degree in architecture, to enable contractors to have the services of draftsmen who are real students of design; but who are not licensed to design other than small residences. A college graduate does not jump immediately into the seat of the dean of the college of political science. He must take graduate work, be an instructor, an associate professor, and a professor. But he practices while he studies. That, answers the architect, is exactly what a draftsman must do before he becomes an architect. The fact still remains that a draftsman working for a general contractor is considered "out of the pale," and the further fact remains that the large majority of small homes are still not designed by architects.

A meeting should be called of leading residential architects, builders, bankers and manufacturers in California to work out a solution to this vexing problem. If the architects took the leadership, they can rest assured they would have the wholehearted support of the other groups mentioned. That meeting should develop a program looking to:

First—Design. Improvement of design to develop greater attractiveness to the small home. We are discussing here the *average* small house, not the exception.

Second—Cost. Lowering the cost of the small home but at the same time rewarding the designer for his work. The laborer is worthy of his hire.

Third—Materials. Breaking away from precedent and using materials that best fit the job, not necessarily the materials that have been used before. There has been an amazing development in new materials for home construction, yet all too little of this is known generally. The designer of a small home is best fitted to learn and to utilize this knowledge.

Fourth. And finally, to keep in mind always the home owner. He lives in the house, he pays for it; he has a lot of ideas, many of which are good.

Here is a great opportunity, and a basic responsibility to architects. California can be made to lead the world in the greatest percentage of happy home owners living in lovely small homes. Will architects assume the leadership?

Editor and Publisher
FRANCIS W. BROWN

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E. F. Allison

Cover by
George Morgan, Jr.

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For directory of plans and advertisers please turn to page 110. For free literature on home building see pages 118 to 124.

THE L·O·F

Glass Bathroom

An exhibit that will long be remembered by those who see it at the Libbey • Owens • Ford "Marvels in Glass," San Francisco World's Fair



A PRE-VIEW OF TOMORROW . . . AND AN INSPIRATION FOR THOSE WHO WOULD BUILD WISELY TODAY

Because it is one of the outstanding home modernizing exhibits at the San Francisco World's Fair, you will want to study this modern Glass Bathroom for ideas for *your* home.

The room design with its new, streamlined curved wall is a modern architect's conception. The cool, lustrous blue walls are of Vitrolite Structural Glass—*Cadet Blue*, below; *Princess Blue*, above. Tub facing is of white Vitrolite.

The entire ceiling, of white Vitrolux, is the lighting fixture. It bathes the room, from wall to wall, in a clear, soft, shadowless, uniformly diffused light.

The unique and very smart shower screen which encloses the

square tub is of polished Flutex Glass, shaped to conform with the rounded corner of the tub. Being a fluted glass it admits plenty of light, yet screens the bather in a pleasant privacy.

Bases of both the Vanity Seat and Chaise Longue are made of clear, thick, durable tempered plate glass with polka dot design. The rich, golden yellow covering on these swanky pieces—a new-type, tufted, washable fabric—is also used for the deep, luxurious, over-all floor rug.

While obviously smart and modern, this L·O·F Glass Bathroom is also very practical. Just an occasional wiping with a damp cloth or chamois will keep the lustrous glass surfaces like new, for years.

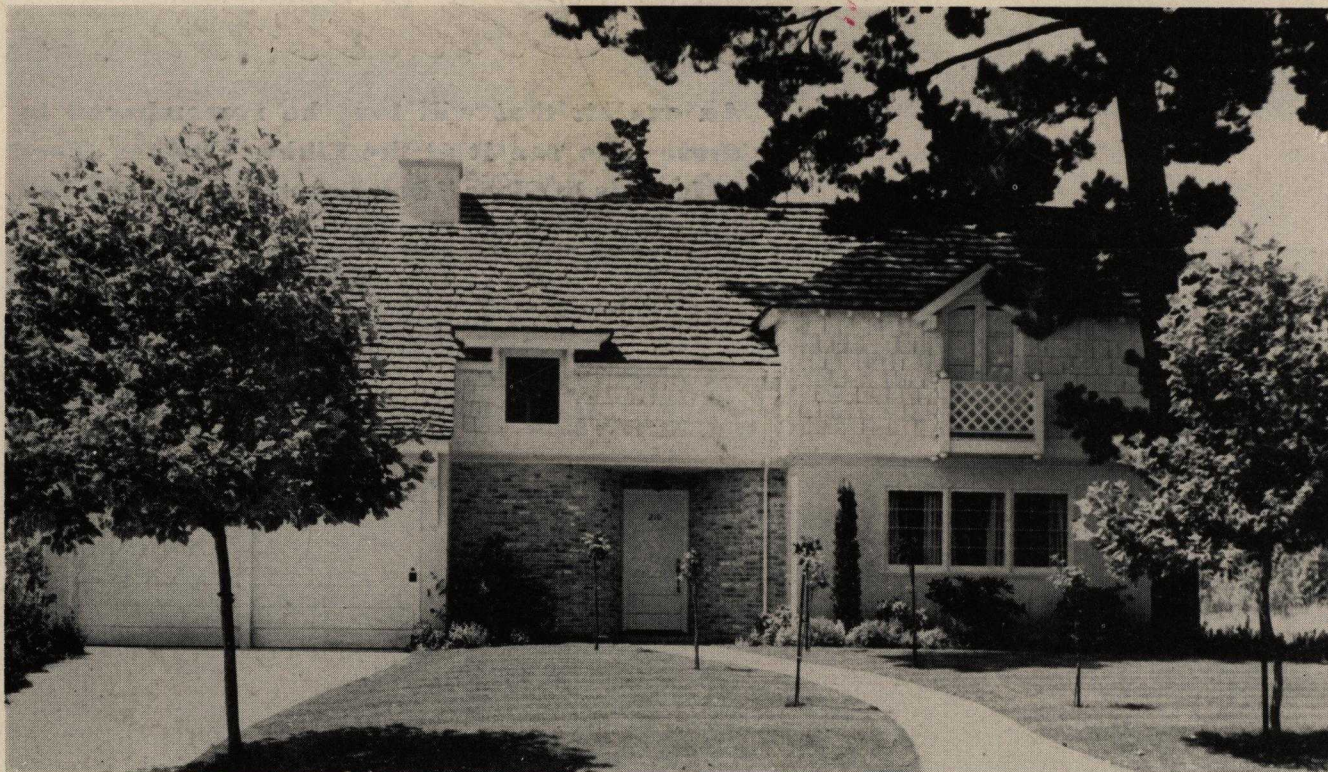
Before you make any definite plans for bathrooms in your home, we invite you to write for further information and the name of a nearby L·O·F Glass Distributor. Libbey • Owens • Ford Glass Company, 1337 Nicholas Building, Toledo, Ohio.

For Mirrors,
L·O·F polished
Plate Glass,
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colors.



Make certain
your Vitrolite
installation is
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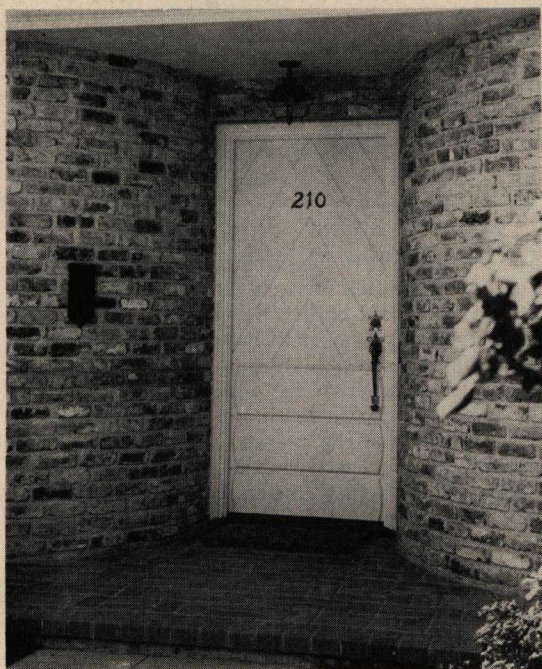
—Photos by HOWARD B. HOFFMAN, Staff Photographer

Plan No. C-1-- San Mateo

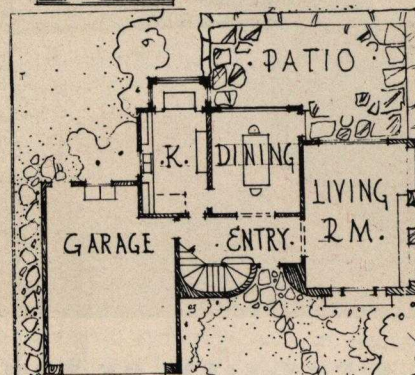
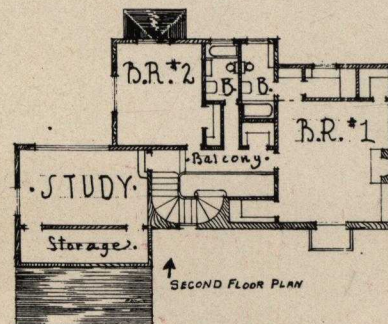
MARIO CORBETT,
Architect

Typical of better homes being built on the San Francisco Peninsula is this new dwelling, set well back from the street to permit lawns and landscaping to enhance its beauty. An interesting use of brick is shown in the close-up view of entrance at the lower left. The second floor contains two bedrooms, two baths, and a study which easily can be converted into an extra guest room. Both living room and dining room open onto a sheltered patio.

Cost of construction was approximately \$10,500. If financed under a 20-year FHA insured mortgage for that amount, the payments would be about \$91.66 a month.



Principal and 5% interest.....	\$69.30
Mortgage insurance prem.....	4.46
Fire insurance premium.....	1.75
Taxes (estimated)	16.15
Total.....	\$91.66



CONSTRUCTION OUTLINE

STRUCTURE—Wood frame on concrete foundation; brick veneer and plaster, with redwood shakes in half-timber panels.
ROOF—Redwood shakes, laid in half-timber panels.
CHIMNEY—Brick with terra-cotta lining.
SHEET METAL WORK—Flashings and leaders copper.
WINDOWS—Sugar pine; Gutters, galvanized iron painted.
STAIRS—Treads, oak; Handrails, mahogany.
FLOORS—Oak; Kitchen pine covered with linoleum; Bathrooms, linoleum.
WOODWORK—Pine.
HEATING—Forced warm air, gas fired.



Plan No. 2--Carmel

HUGH W. COMSTOCK,

Builder

(The House on the Cover)

Trees, flowers and books. What a happy combination for home lovers! The house shown here, which is a different photograph from that which appears on the cover of California Homes Plan Book for 1939 was chosen because—well, just because to us it looks like HOME.

The design is simple, yet interesting. While built on a fairly wide lot, the house is so planned to give the appearance of being larger than it really is. The beautiful lawn, gardens and landscaping of course "make" the complete picture.

Note that there is cross ventilation in the living room, to admit the ocean breezes; two baths, one with shower and one with tub, and abundant closet space. The picture of the book nook shows a clever, rustic treatment of the ceiling.

Estimated cost of building a house similar is \$4,500.00. If this amount were borrowed and financed thru an FHA insured loan, monthly payments for twenty years would approximate:

Principal and interest	\$29.70
Mortgage insurance (1/2 of 1%)	1.90
Fire insurance (est.) .....	.67
Taxes (estimated)	6.20

Total.....\$38.47



CONSTRUCTION OUTLINE

FOUNDATION—Concrete
TYPE OF CONSTRUCTION
—Board and bat

EXTERIOR SURFACE—
Redwood

ROOF—Redwood clap-
board

DOOR & WINDOW
FRAMES—Wood

PORCHES, STEPS & TER-
RACES—Carmel patio
rock

WALKS—Decomposed
granite

CHIMNEY & FIREPLACE
—Used brick

FLOORS—Oak

INTERIOR WOODWORK
—Redwood

INTERIOR FINISH—Cold
water paint

ELECTRIC WIRING—GE

BATHROOM FLOORS &
WALLS—Linoleum &
wood

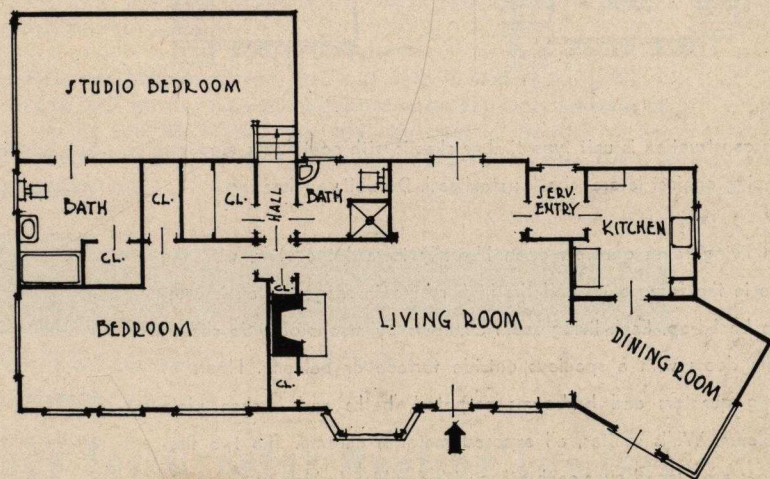
HEATING—Floor furnace
BUILDING PAPER—Sisal-
kraft

LUMBER—Redwood

CABINETS—Wood

HOT WATER HEATER—
Gas

FENCING—Redwood
picket





Plan No. C-3

Los Angeles

RICHARD J. NEUTRA,

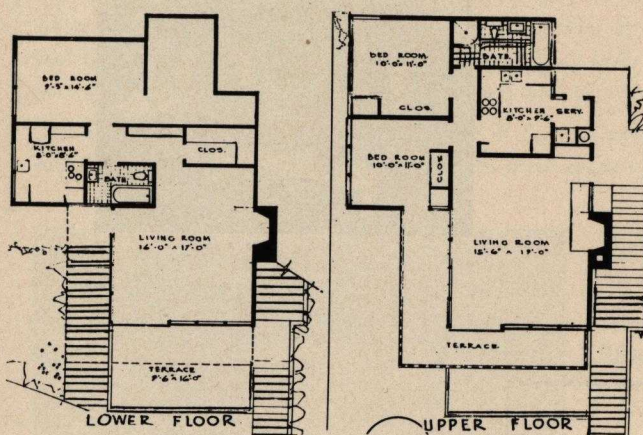
Architect

The duplex goes moderne in this interesting and unusual dwelling. Although it is not entirely a duplex in the common interpretation of the term, it provides two entirely separate apartments. The owner is provided with bachelor quarters on the lower floor, while separate housekeeping quarters upstairs are occupied by a couple.

The house is located on a steep sloping hillside in Los Angeles, overlooking Silverlake and the Sierras. The problem of the architect was utilization of the steeply sloping lot for a double dwelling, with

separate entrances and easy access to a two-car garage below. Also to take full advantage of a panoramic view north and west and to keep costs within moderation.

This was accomplished and the cost of construction was approximately \$6500. Financed under a 20-year FHA insured mortgage for that amount, the payments would be about \$55.65 a month.



Principal and 5% interest.....	\$42.90
Mortgage insurance premium.....	2.70
Fire insurance premium.....	.98
Taxes (estimated)	9.07

Total.....\$55.65

The construction is unit type timber chassis with continuous diagonal bracing against lateral shocks; steel sash Druwhit; air heating.

The living room quarters open liberally toward the view, with the lake in the foreground and the high mountain ranges as an impressive backdrop. Each living room connects by means of wide sliding glass doors with a spacious outside terrace or balcony. Floors of living quarters and bedrooms carpeted, baths and kitchen plain linoleum. Walls sanitas, all exposed metal is chrome. The two fireplaces are placed over each other with combined chimney.

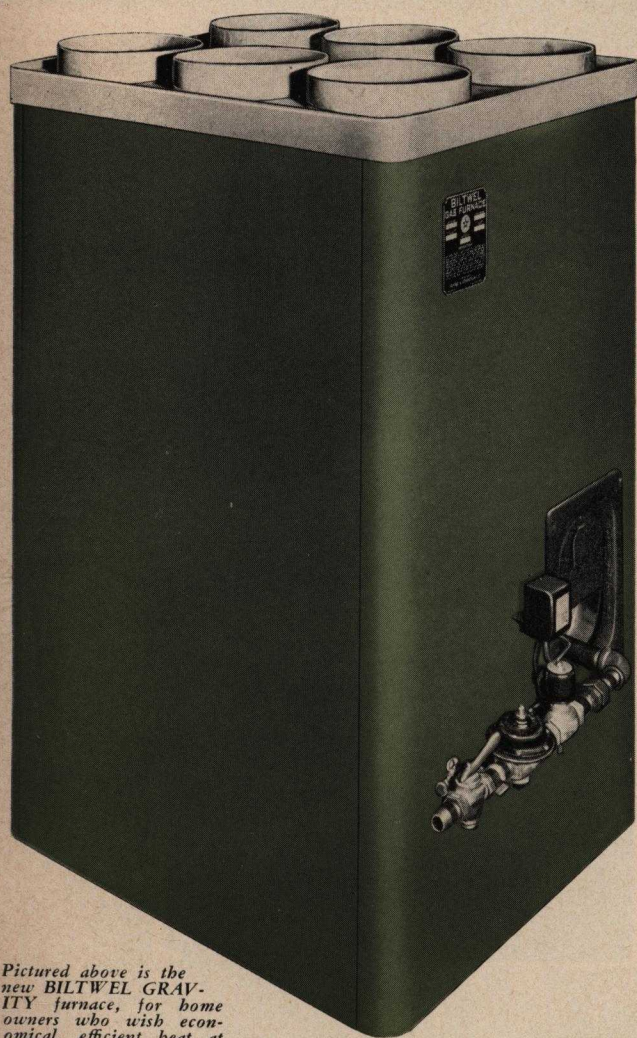
The exterior is finished in cement plaster, brushcoated, the two access stairways brushed concrete. Exposed metal facias, gutters and downspouts crimped Armco galvanized steel. Copper ventilation screens on overhangs. Exterior soffit illumination continuous aluminum coated blinds.

Landscaping consists of rock gardens along the exterior stairways and on the back ground bank with Eucalyptus grove on the summit, over-towering the slope.

Now it can be told . . .

For a year we have wanted to announce a new GRAVITY furnace, of pressed steel construction, but we have been unable to do so until established in our new plant.

NOW we have this new line in full production and offer it to the home owner and builder as the *greatest value in the furnace field today.*



Pictured above is the new BILTVEL GRAVITY furnace, for home owners who wish economical, efficient heat at an amazingly low cost.



The BILTVEL AIR CONDITIONING furnace, shown above, has established new records in public acceptance during the past year. Here is a furnace that supplies warm air in winter, circulates clean, cool air in summer and can be installed anywhere—in closet, porch or basement.

More than 30,000 homes in California are heated with BILTVEL and TORIDAIRE furnaces. Always ahead in the latest developments for warm air conditioning and cooling, Fraser & Johnston Co. during the past year have perfected the new AIR CONDITIONING and GRAVITY furnaces, streamlined for 1939 homes whether they be small home or mansion.

Before you buy *any* furnace for your new or modernized home, it will be well worth your while to secure prices and more information about the new BILTVEL. Just mail the card in the back of this PLAN BOOK and complete literature will be sent to you. There is no obligation.

FRASER & JOHNSTON CO.

725 POTRERO AVENUE SAN FRANCISCO, CALIFORNIA

Now in our new daylight factory

Specify the new "Biltwel" Furnace for Greater Heating Comfort

CALIFORNIA HOMES PLAN BOOK for 1939

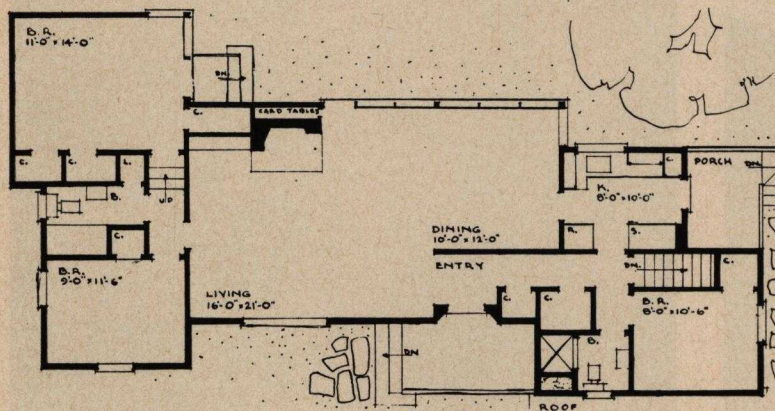
Plan No. C-4

El Cerrito

JOHN EKIN DINWIDDIE,
Architect

RANDOLPH PARKS,
Builder

Reflecting an atmosphere of home comfort and spaciousness, the interior view of this El Cerrito home (at right) extends a commanding invitation to home ownership. It becomes obvious that the exteriors, shown below, fail to do justice to the real attractiveness of the house . . . a fault of camera angles rather than the subject.



Unusual in floor arrangement so as to devote all possible space to combined living and dining rooms, this compact dwelling was designed to provide ample light and ventilation and to take advantage of an unusual view at the rear of the living room. One wing houses two bedrooms with tub bath. On the opposite side is a third bedroom, den or study, with private shower. The sloping lot permits placing a two car garage conveniently under this part of the house.

CONSTRUCTION OUTLINE

FOUNDATION—Concrete
TYPE OF CONSTRUCTION—
Frame
EXTERIOR FINISH—California
stucco
ROOF—Shingle
DOOR AND WINDOW FRAMES
—Wood
STEPS AND TERRACES—Concrete
WALKS—Flagstones

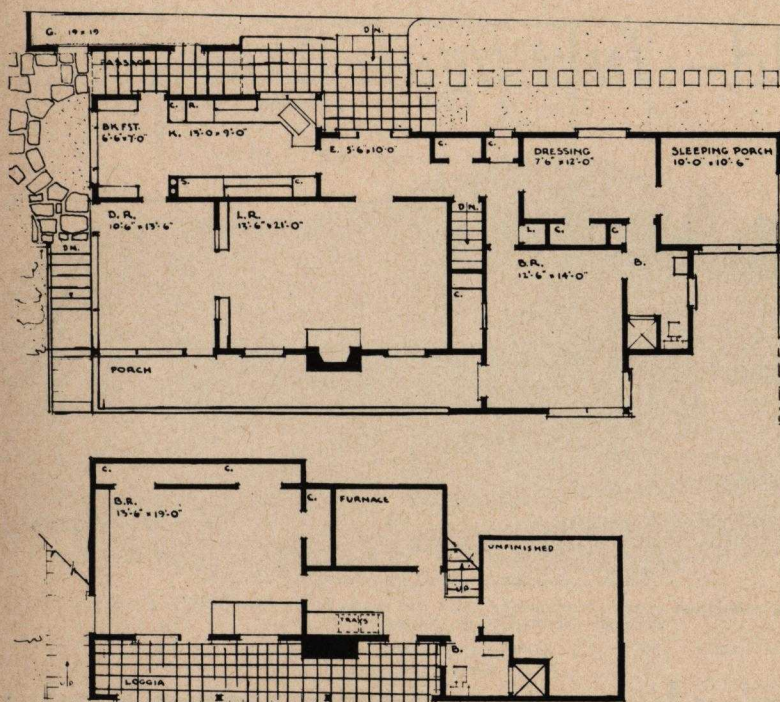
FIREPLACE—Roman tapestry
brick
INTERIOR WOODWORK—
Pine, stained and bleached
INTERIOR FINISH—Stucco walls
INSULATION—Redwood bark in
ceilings
FLOORS—Hardwood; Bathrooms,
linoleum
HEATING—Hot air

If financed under a 20-year FHA insured mortgage for the full construction cost of \$7000, payments would be approximately \$59.98 a month:



Principal and 5% interest.....	\$46.20
Mortgage insurance premium.....	2.97
Fire insurance premium.....	1.05
Taxes (estimated)	9.76

Total.....**\$59.98**



Plan No. C-5

Orinda

JOHN EKIN DINWIDDIE,
Architect

JENSEN & PEDRESON,
Builders

A suburban home of interesting design and attractive appearance is pictured on this page. An idea of its well lighted and amply ventilated spacious interior may be gleaned from the photograph below. The window sash of the dining room being removable, this area becomes a screened porch completely open on two sides during the summer months.

The cost of construction was approximately \$9000. Financed under a 20-year FHA insured mortgage for that amount, the payments would be about \$77.12 a month.

Principal and 5% interest.....	\$59.40
Mortgage insurance premium.....	3.82
Fire insurance premium.....	1.35
Taxes (estimated)	12.55

Total.....\$77.12

CONSTRUCTION OUTLINE

FOUNDATION—Concrete
 TYPE OF CONSTRUCTION—Frame
 EXTERIOR FINISH—Cedar shakes and redwood
 ROOF—Cedar shingles
 FLOORS—Hardwood and linoleum.
 INTERIOR WOODWORK—Oregon pine
 INSULATION—Four inch redwood bark "Palco Wool"
 HEATING—Hot air, oil fired.



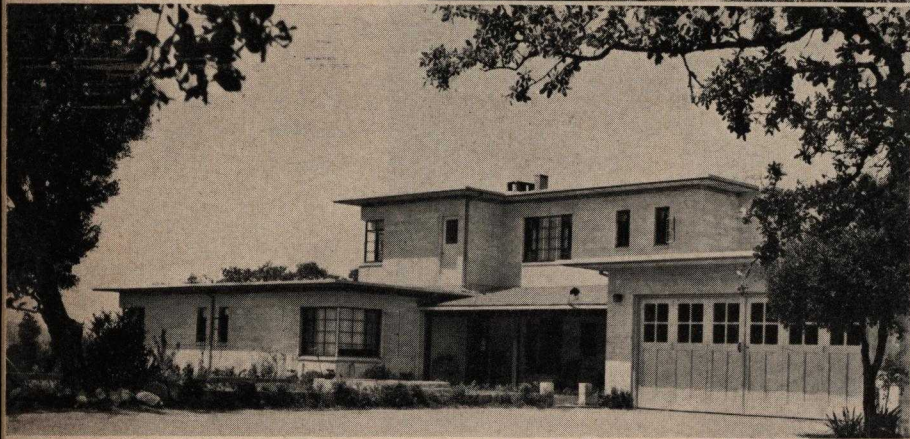
CONCRETE
*Stands the Test
of Time!*



*Will the Home You
are Planning*

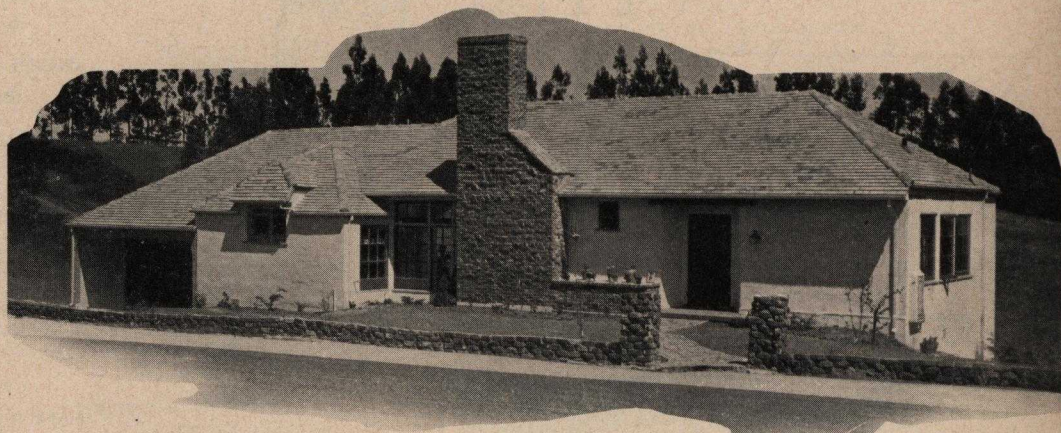
be built of antiquated materials or will it be constructed of BASALITE, light weight, nailable concrete?

BASALITE homes are permanent, firesafe, termite proof, and insulated against heat, cold and sound. They are economical to build and will save dollars on maintenance and insurance.



Before You Build---*Investigate* BASALITE!

BASALITE
CAMBERED
SHINGLE
TILE



Basalite provided authentic old world roof pattern, harmonizing color and charm for this fine English type home in Hillsborough—Mario Corbett, *Architect*

The last roof you'll ever have to put on your home

Permanent and Fireproof—Because they're made of enduring concrete.

Economical—First cost surprisingly low—No maintenance expense.

Stormsafe—Attached securely to roof structure by means of projection lugs and nails.

Insulating—Unique camber provides air spaces between tile courses—also prevents dry rot in sheathing.

Distinctive—Pleasing patterns—large selection of beautiful colors and blends—fine shadow lines.

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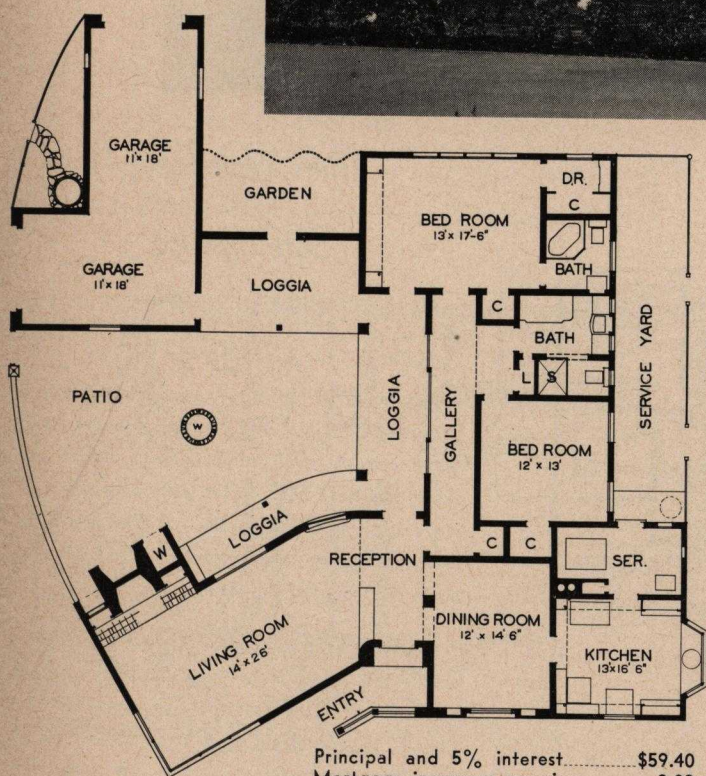
Basalt Rock Co., Inc.

NAPA, CALIFORNIA





"The Californian"



Principal and 5% interest.....	\$59.40
Mortgage insurance premium.....	3.82
Fire insurance premium (est.).....	1.35
Taxes (est.).....	12.55
Total.....	\$77.12

Plan C-6 Treasure Island

Built by

BASALT ROCK COMPANY

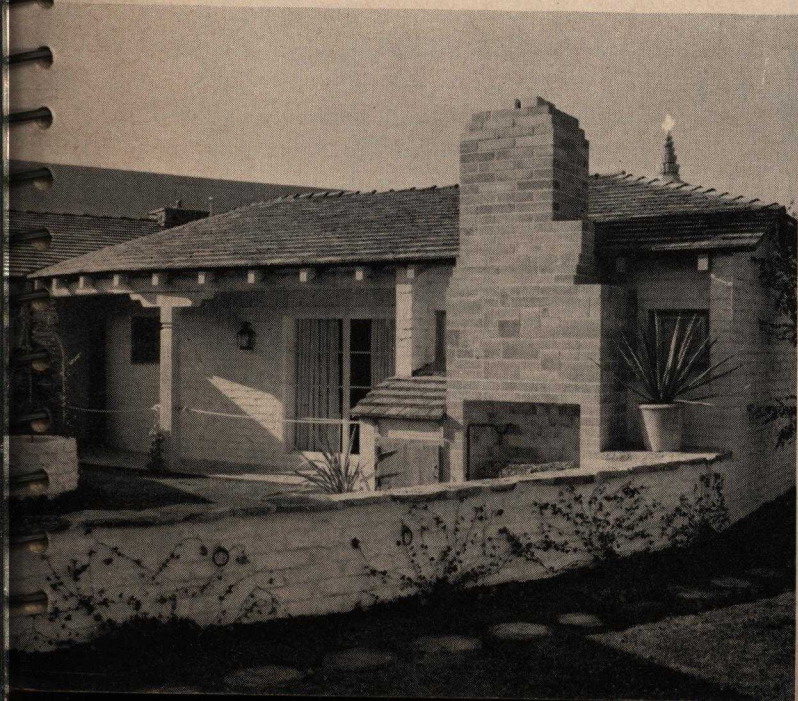
As the Tower to the Sun at the Golden Gate Exposition is dedicated to light everlasting, so the Basalite house (above in the foreground) is dedicated to homes, everlasting.

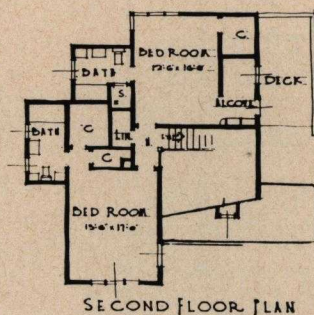
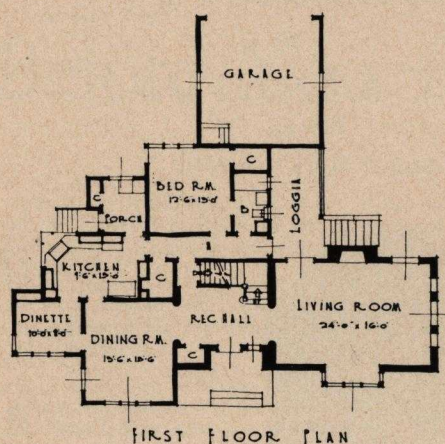
The simile is apt, in that the Basalite house just completed (the photographs here are the first published) has Basalite units for walls throughout the entire house, and a roof of Basalite Cambered Shingle Tile.

It is evident from the plan, and pictures that the house is designed for outdoor California living. Part of the exterior Basalite walls are stuccoed and the balance are wash-coated in an off-white. The roof is weathered shake in color and texture, laid double course with 8½ inches to the weather. Window frames are steel sash, with pine doors.

The porches are concrete, scored to resemble flagstone and chemically stained with Horn products. While the subfloors are all concrete, Bruce hardwood blocks and plank floors are laid in living and dining rooms, and linoleum in the kitchen. Indirect lighting is used, Briggs Beautyware adds color to the plumbing fixtures, and California Nurseries have added color to all outdoors with their delightful landscaping.

Cost of the house is estimated at \$9000, which amount if financed under a 20 year FHA insured loan would call for monthly payments of:





SCALE
0 1 2 3 4 5

Plan No. C-7

San Mateo

CHESTER H. TREICHEL,
Architect

In the realm of higher priced houses, the style of architecture pictured on this page ever is in good taste. A combination of brick, stucco and siding has been used on the exterior with pleasing results, impressively set off with lawn and landscaping. Two bedrooms, each with bath, and a sun deck occupy the second floor.

A spacious reception hall, with cloak closet, separates the living room from the dining room and kitchen. The dinette, opening into the kitchen, is supplement by a large dining room, providing commodious quarters for entertaining or formal affairs.

A third bedroom, or maid's room, also is included on the first floor.

The cost of constructing this attractive home was approximately \$15,000. If financed under a 20-year FHA insured mortgage covering the entire construction cost, the payments would be about \$128.54 a month.

CONSTRUCTION OUTLINE

TYPE—Frame
FOUNDATION—Concrete
EXTERIOR SURFACE—Brick, stucco and siding
ROOF—Shakes
WINDOWS—Wood
PORCHES—Brick
INTERIOR WOODWORK—Pine and mahogany

INTERIOR FINISH—Enamel and stain
WIRING—Knob and tube
PLUMBING—Standard Sanitary
BATH TILE—Gladding, McBean Co.
HEATING—Gas forced air
GLASS—Libby-Owens-Ford
WALKS—Brick
CHIMNEY—Common brick
FLOORS—Hardwood and linoleum

Principal and 5% interest.....	\$99.00
Mortgage insurance premium.....	6.37
Fire insurance premium.....	2.25
Taxes (estimated)	20.92

Total.....\$128.54

Plan No. C-8 Palo Alto

MARIO CORBETT,
Architect

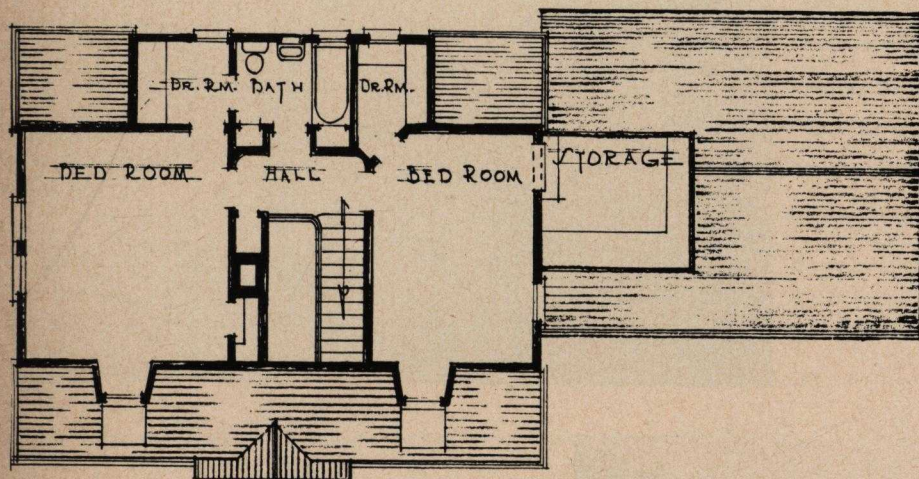
A. E. ORTON,
Builder



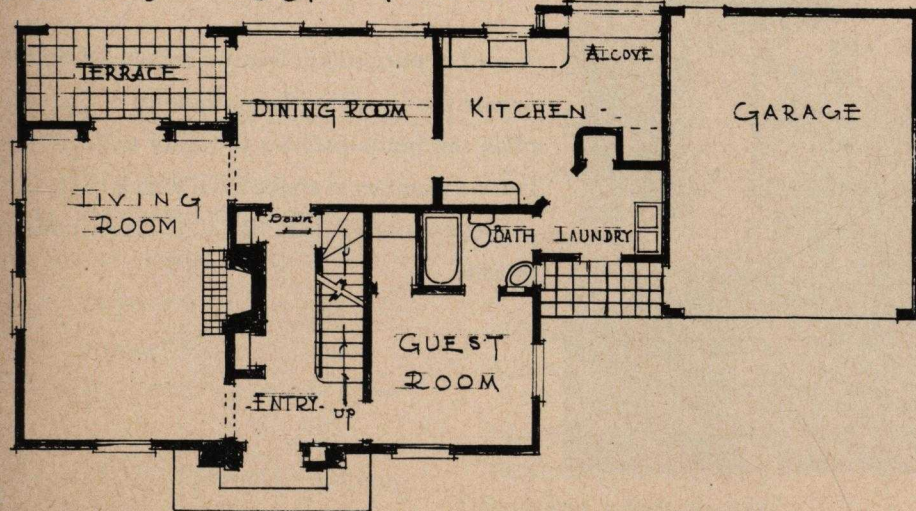
Cape Cod in modern mode comes to California in this interesting house with characteristic central chimney. The original examples, however, had fireplaces in every room, served through the one chimney. The details and color scheme are taken from a prominent New

England type of house with white exterior, blinds or shutters of Cobalt blue and roof of battleship gray.

The construction cost was \$7600 and if financed under a 20-year FHA insured mortgage for that amount the payments would be approximately \$65.09 a month.



SECOND FLOOR PLAN ~



Principal and 5% interest.....	\$50.16
Mortgage insurance premium.....	3.23
Fire insurance premium.....	1.14
Taxes (estimated)	10.56

Total.....\$65.09

CONSTRUCTION OUTLINE

TYPE OF CONSTRUCTION—Frame, stucco and redwood.

EXTERIOR SURFACE—Redwood Colonial siding.

ROOF—Redwood shingles.

PORCHES—Cement.

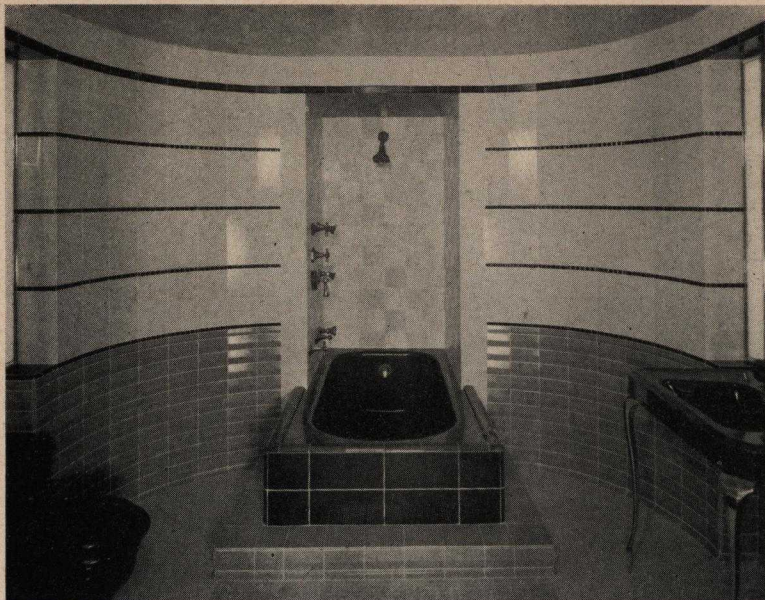
STEPS, TERRACES, WALKS—Brick.

FLOORS—Oak.

INTERIOR WOODWORK—Pine.

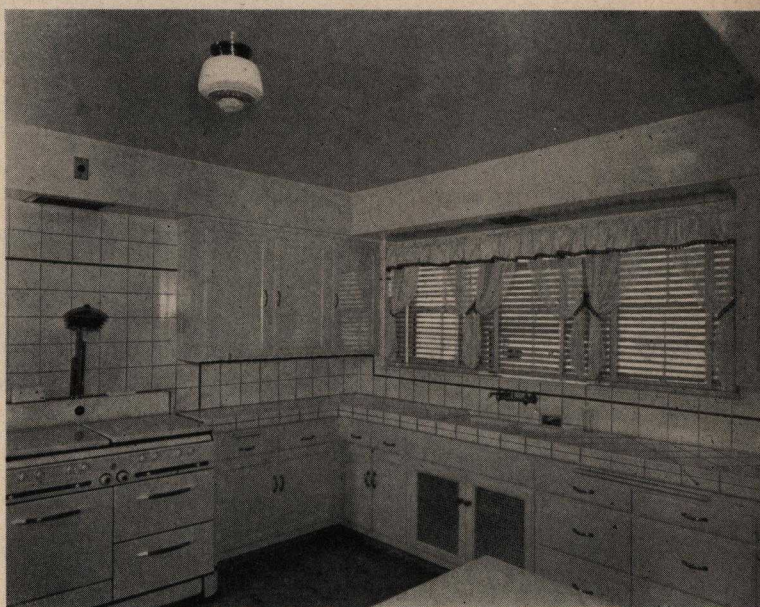
HEATING—Gas warm air.

KITCHEN—Enamel sink; gas range; pine cabinets.



HERMOSA TILE for your bath . . . the new trend demands color in brilliant variety and Hermosa Tile takes precedence in fulfilling this demand with a perfectly balanced palette.

HERMOSA TILE for your kitchen . . . a durable, beautiful finish that has no replacement problem. Each color is excellent for a monotone setting, yet all are harmonious in any multiple color combination desired.



A roof of permanent beauty is insured by the use of tile . . . Gladding, McBean & Co. supplies the home-builder of today with an unlimited number of styles from which to choose . . . exceptional textures . . . unsurpassed quality.

GLADDING, McBEAN & CO.

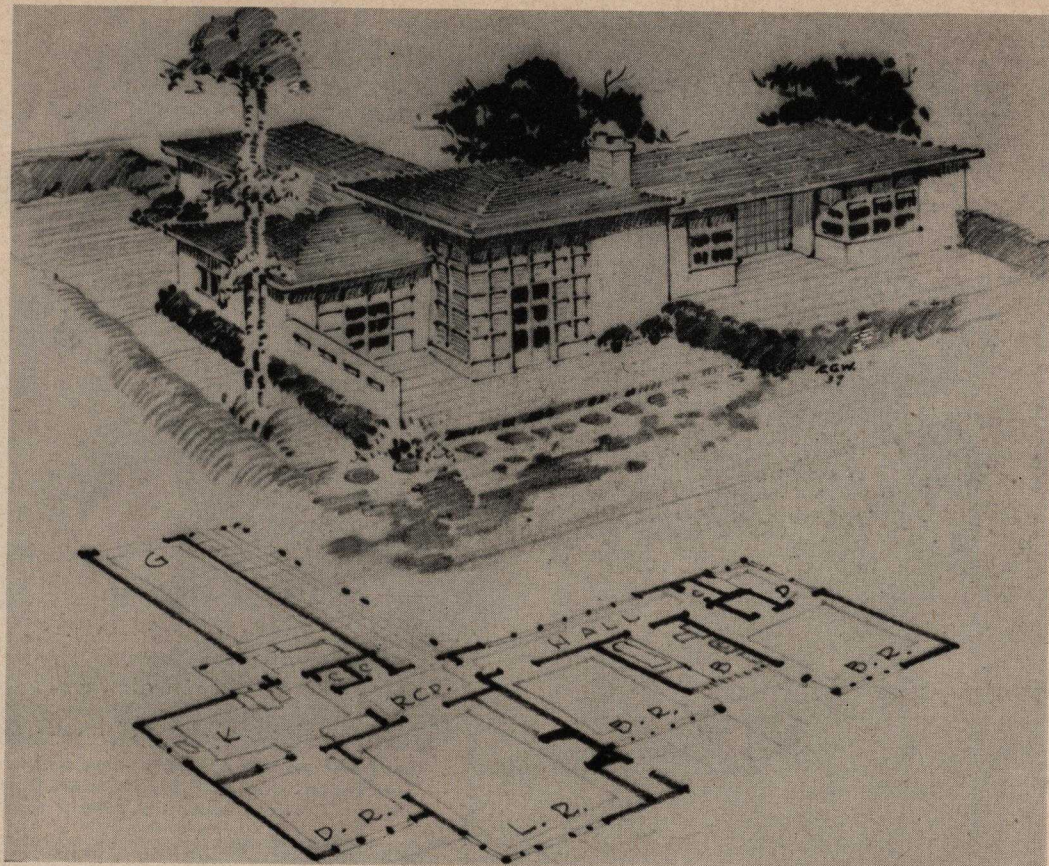
LOS ANGELES - SAN FRANCISCO - OAKLAND - SEATTLE - SPOKANE - PORTLAND - VANCOUVER, B. C.

Plan No. C-9 Treasure Island

VINCENT G. RANEY and
LOY CHAMBERLAIN,
Architects

JOSEPH A. ANDERSON,
Builder for
Construction Industries
Section,
S. F. CHAMBER OF
COMMERCE

BUTLER STURTEVANT,
Landscape Architect



"Sunshine House", in Treasure Island's "Homeland," is more than just another model home. Designed, landscaped and furnished on a co-operative program sponsored by the Construction Industries Section of the San Francisco Chamber of Commerce, the purpose is to show through cut-out sections, models and pictures some of the fundamentals of sound construction.

Here the prospective home owner, or one who contemplates modernizing a dwelling, may look behind the surface and learn from practical application the essentials of approved building practices in

residential construction. The house was inspected by the Federal Housing Administration and conforms with the construction standards of that governmental agency.

The design is unusual in that the two bedrooms, with bath between, and dining room, as well as living room, are in line. This necessitates width in the building site but assures the maximum of sunshine, light and ventilation for all rooms. Interior decorating and furnishings are by the Sterling Furniture Company.

CONSTRUCTION OUTLINE

FOUNDATION—Redwood
TYPE OF CONSTRUCTION—Wood frame
INTERIOR SURFACE—Redwood
EXTERIOR FINISH—Natural
ROOF—Redwood shakes
DOOR and WINDOW FRAMES—Redwood
STEPS—Brick
TERRACES AND FIREPLACE—Brick and
Gladding, McBean tile

CONVENIENCE OUTLET—Boschord in
kitchen
FLOORS—Hardwood
INTERIOR WOODWORK—Redwood and
plywood
INSULATION—Palco wool
BATHROOM FLOOR and WALLS—Tile,
Gladding, McBean
HEATING—Gas furnace
WEATHER STRIPS—Metal
WINDOW BLINDS—Venetian

In designing "Sunshine House" it was sought to give the utmost in living comfort and convenience, in addition to sound construction, at a price within reach of the average family budget. The cost of construction was approximately \$6,000. Financed under a 20-year FHA insured mortgage for that amount, the payments would amount to about \$51.33 a month.

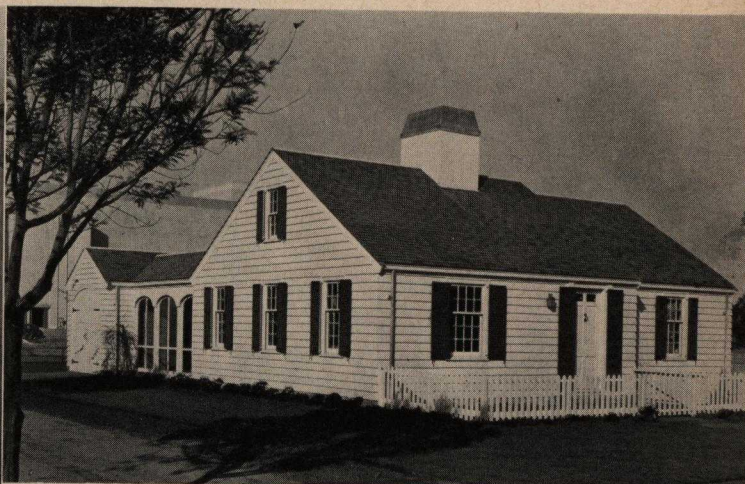
Principal and 5% interest.....	\$39.60
Mortgage insurance premium.....	2.46
Fire insurance premium.....	.90
Taxes (estimated)	8.37

Total.....\$51.33

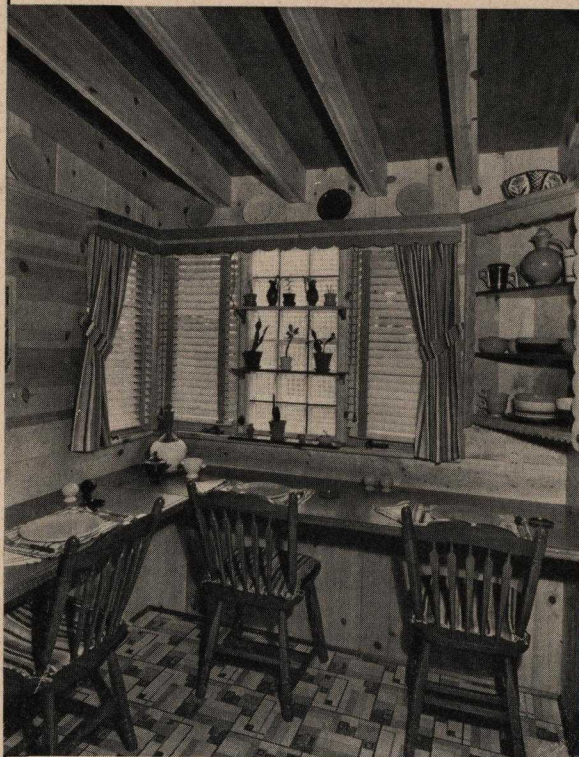
BEAUTY IS INGRAINED in homes built with the **WESTERN PINES***



Inviting and restful is this living room paneled with a Western Pine. Wm. C. Holleyman, Jr., Arch.



Come and see this delightful Cape Cod Cottage on Treasure Island —"The Western Pine Home" at the Golden Gate International Exposition. Royal Barry Wills, Architect.



A cheerful and colorful effect is achieved in this distinctive breakfast nook of Western Knotty Pine in Tampa, Florida.



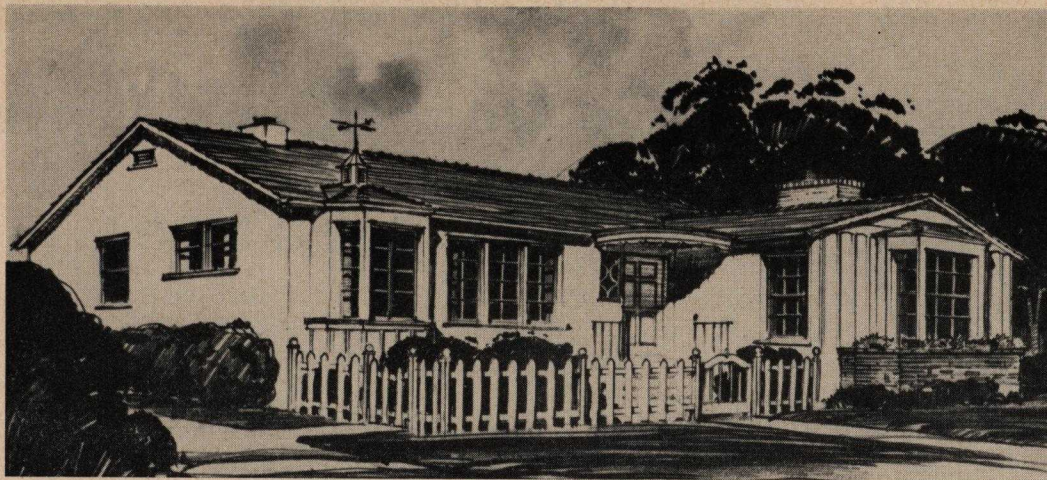
A design of pleasing simplicity, charm, and dignity is carried out with the Western Pines. Wm. J. Bain, Architect.

True and enduring is the loveliness of the Western Pines. Indoors, they make a warm and flattering background. Used for exteriors, the Western Pines give lifelong beauty and service.

Resistant to the elements, fine-grained and well-seasoned, the Western Pines are practical and workable. They take paints and finishes well, and lend themselves as satisfactorily to fine woodwork as to sturdy construction jobs.

Write for "Western Pine Camera Views," a free booklet full of pictures and ideas you will find helpful in planning your home. Western Pine Association, Dept. R-117, Yeon Building, Portland, Oregon.

*Idaho White Pine *Ponderosa Pine *Sugar Pine
THESE ARE THE WESTERN PINES



Plan No. C-10--San Carlos

OSCAR R. THAYER,
Architect

FRANCIS H. KAPPELER,
Builder

The fact that a house is attractive in architectural design, convenient in arrangement, roomy enough to comfortably accommodate an average family, and thoughtfully planned so as to save steps for a busy housewife, does not necessarily imply costly construction.

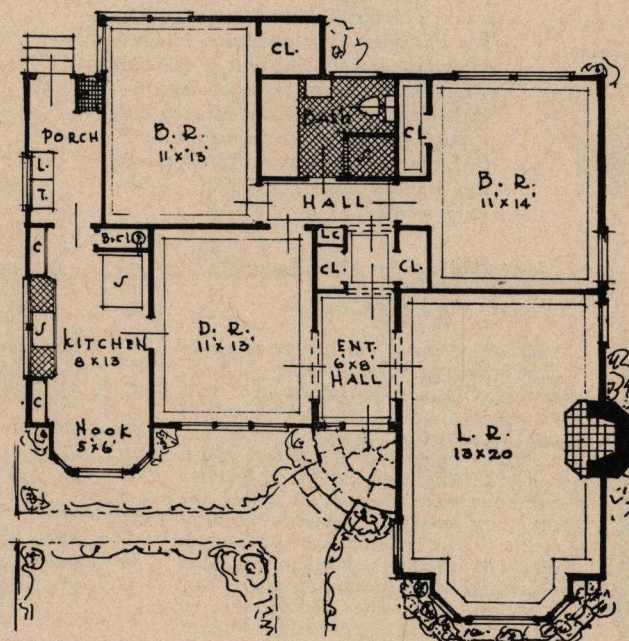
As evidence, study the floor plan of the attractive San Carlos home pictured on this page, then note the attractiveness of the exterior. Guess the price. You probably will be from several hundred to a thousand dollars or more above the actual cost of construction.

Note the convenient kitchen arrangement, with nook, the living room set apart from the rest of the house, the ample closet space, and bedrooms with plenty of windows to please the most fastidious fresh air fiend.

Yet the construction cost approximated only \$4800. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$41.14 a month.

Principal and 5% interest.....	\$31.68
Mortgage insurance premium.....	2.04
Fire insurance premium.....	.72
Taxes (estimated)	6.70

Total.....\$41.14



CONSTRUCTION OUTLINE

FOUNDATION—Concrete

CONSTRUCTION—Frame

EXTERIOR—Board and batton on part of front, balance cement plaster

ROOF—Cedar shingles

DOOR AND WINDOW FRAMES—Western Pine

PORCHES, TERRACES—Brick

CHIMNEY—Brick

FLOORS—Oak; living room plank oak

INTERIOR WOODWORK—Idaho White Pine; nook finished in Western Knotty Pine

INTERIOR FINISH—Bedrooms papered; others, stucco and paint

INSULATION—Heavy felt and Sisalkraft

HEATING—Circulating hot air, gas fired

GLASS—Libby-Owens-Ford

HARDWARE—Chrome and dull brass

SCREENS—Copper

KITCHEN—Sink, enamel; Cabinets, white pine painted and enameled in color; Floor Coverings, inlaid linoleum

LAUNDRY EQUIPMENT—Enamel trays, ample electric connections

WINDOW BLINDS—Venetian

FENCE—Western Pine

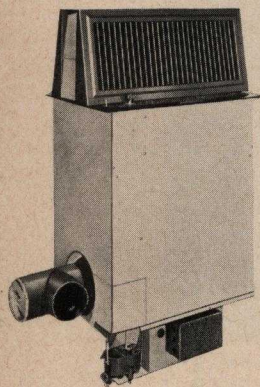
Which of These Oil-Burning Units Will You Want in Your New Home?

SEE H. C. Little BEFORE YOU BUY

Your search for the perfect heating unit for your new home will be ended when you look at the complete H. C. Little line of Oil-Burning Home Heating Equipment. Regardless of the size of your home, there is an H. C. Little product that will give you maximum comfort at minimum cost. Before you make *any* selection, consult your nearest H. C. Little dealer. You will be delighted at the low initial price and amazed at the low upkeep cost. Then talk to your architect or builder. They will be glad to specify this dependable, economical equipment.

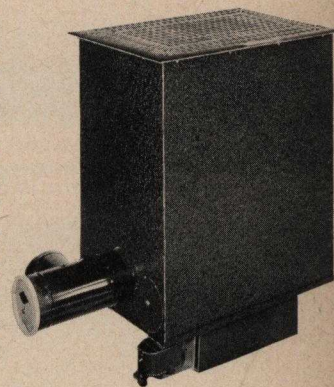
Several of our most popular models are illustrated on this page. Use the coupon below for complete details—before you buy!

For Smaller Homes a Floor Furnace Is Ideal

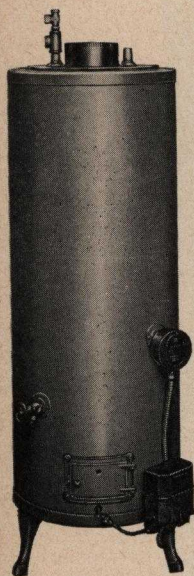


The very latest development in uniform home heating is the H. C. Little Dual Wall Register Floor Furnace. With it you can control the volume of heat on either side of the partition under which it is installed. The compact registers conserve floor and wall space. The installation does not require any basement. The operation is amazingly economical. The unit is available with four different types of control—including full automatic, thermostatic control—an exclusive feature with H. C. Little Floor Furnaces. In every way this unit is ideal for a four or five room home.

If you prefer a single register set flush with the floor, you will like the H. C. Little Floor Furnace illustrated at the right. The single register uses no wall space. No basement is required—only a clearance of 42 inches below the floor level. There are no ducts or piping and consequently no heat loss. Easy manual control or full automatic, thermostatic control are available. This unit is made in two sizes—No. 70 and No. 105. The latter has an unusually large heating capacity—ample for six rooms in a moderate climate.



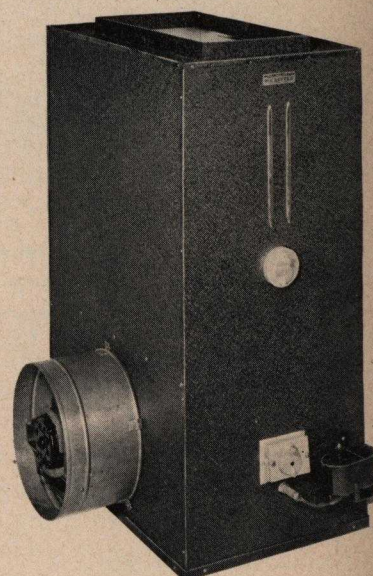
Hot Water In Abundance at Low Cost



You will demand the luxury of abundant hot water in your home—and the new H. C. Little Aquatherm "30" will provide it for you. You can be sure of this because the Aquatherm "30" has a storage capacity of 30 gallons and a water heating capacity of 40 gallons per hour. Such capacity is ample for the most exacting domestic requirements. There is still another feature that will instantly appeal to you—the Aquatherm "30" does not require any attention. The water temperature is maintained at a predetermined point by an Electric Thermostatic Control. The fire is lighted by a Full Automatic Electric Ignition System. And in addition—there is **NO PILOT LIGHT**—because this unit operates only when there is a demand for hot water and is completely shut down at all other times. This exclusive feature assures trouble-free and economical operation.

A Forced Air Furnace at a New Low Price

The furnace on the right will bring a wonderful degree of comfort to your home—a uniformity of temperature you would expect only from a much higher priced unit. It is one of the most popular we have ever introduced. Called the "Cottage" Furnace Burner Unit, it is now available with a fan which provides a constant circulation of air—rapid heat distribution and the quick removal of cold air from chilly floors and cold corners. It provides maximum efficiency because the fan drives a greater volume of air over the hot furnace unit, increasing its heating capacity. Low cost installation can be made in basement, closet or small room. Fuel cost is unusually low. There is no soot, smoke, noise, dust or ashes.



MAIL THIS COUPON FOR FREE FOLDERS

H. C. Little Burner Co., Inc., Dept. C, San Rafael, California
Please send folders on the items checked:

- | | |
|--|---|
| <input type="checkbox"/> Wall Register Floor Furnace | <input type="checkbox"/> Water Heater |
| <input type="checkbox"/> Floor Register Floor Furnace | <input type="checkbox"/> "Cottage" Unit |
| <input type="checkbox"/> Air Conditioning and Heating Unit | |

The house I intend to heat has rooms.

Name.....

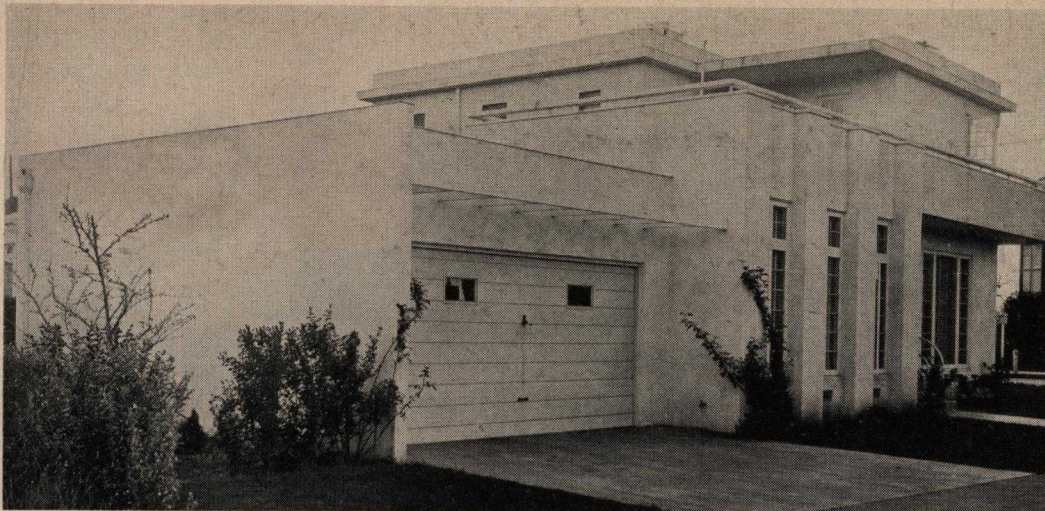
Address.....

City..... State.....

H. C. Little

Burner Company, Inc.

SAN RAFAEL, CALIFORNIA



Plan No. C-11--Santa Rosa

C. A. CAULKINS, JR., Architect

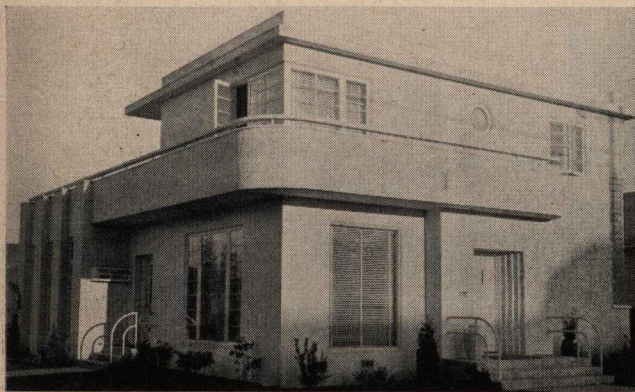
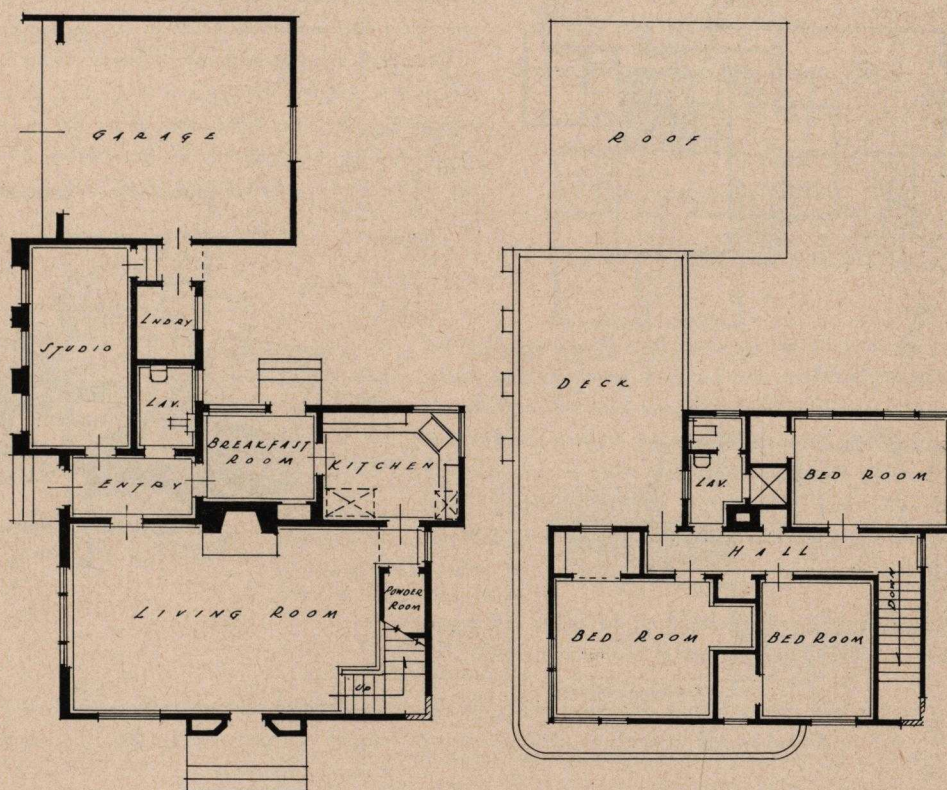
WILLIAM D. RAPP, Builder

For the artist or professional man who combines studio or office with residence, here is a "custom built" idea. The side entrance allows movement to and from the studio without inconvenience to the rest of the house.

The living room, with large windows, slightly stepped up ceiling, bookcases under the stairs, and stairway designed with a long glass block window, combine to make this room attractive. The kitchen and breakfast room, as well as the studio, open onto a garden.

The second floor contains three bedrooms and bath and a spacious sun deck, arranged for staging out-of-door recitals or other social events.

An idea of the attractiveness of the unusual exterior design may be gleaned from the two pictures, above and lower left, taken from opposite ends of the house. The lower photo shows both entrances, to the living quarters at right and the studio entry at left.



The construction cost of this studio home was approximately \$8000. Financed under a 20-year FHA insured mortgage for that amount, the payments would be about \$68.44 a month.

Principal and 5% interest.....	\$52.80
Mortgage insurance premium.....	3.28
Fire insurance premium.....	1.20
Taxes (estimated)	11.16

Total.....\$68.44



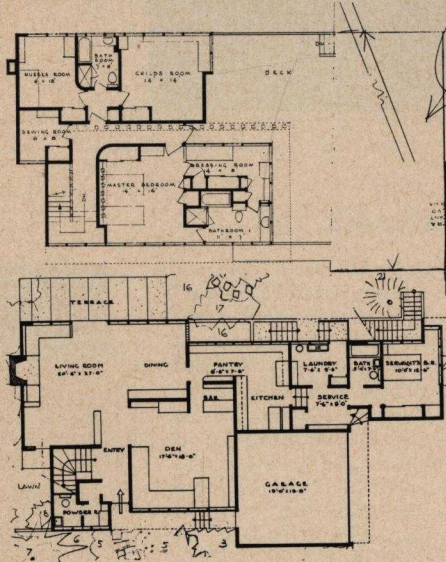
Plan No. C-12--Westwood

RICHARD J. NEUTRA,

Architect

PETER PFISTERER,

Assistant

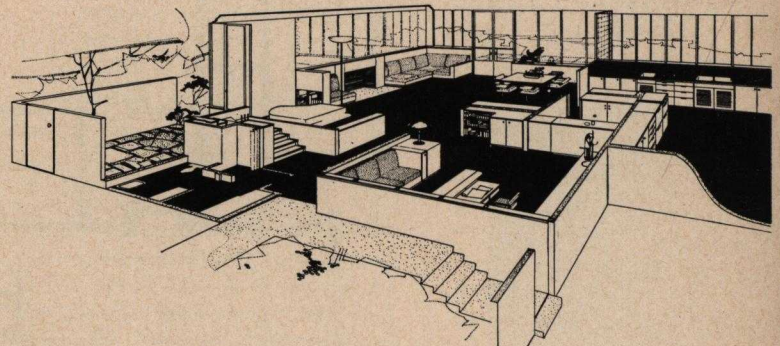


Where spaciousness of social quarters is sought within restricted area, here is an ideal arrangement to comfortably house a couple, one child and one servant. The articulate but intercommunicating arrangement of study, living room, dining room and library combined, results in a spacious feeling and interesting vistas from bay to bay. The bar in den is serviced by the pantry immediately in its rear. A large block of book shelving separates the diningbay from this study, but no door interrupts the free flow from this room to the livingbay proper and its cozy fireplace corner. A large glass and metal door opens onto a garden patio.

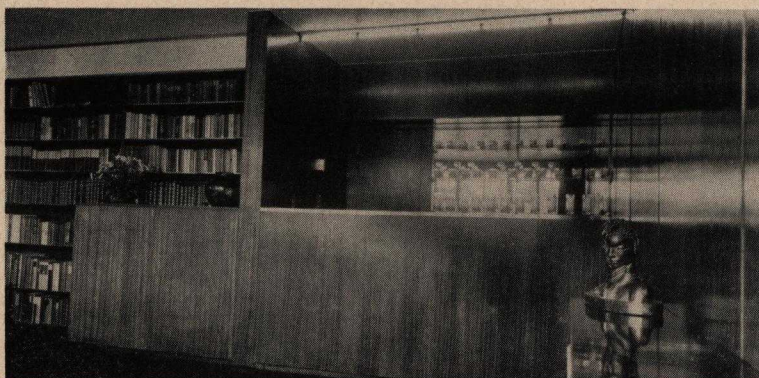
The master suite on the upper floor has blonde bleached mahogany wainscots and furniture, aluminum glass for indirect overbed lighting, radio and hand library built into bed shelving. This extends into the dressing compartment with mirror faced partitions and swing mirror, revolving hat racks, etc. The Marlite wainscoted, rubberfloored and mirrored master bath connects with both the bedroom and dressing room.

The second upstairs bath, adjoining the child's and nurse's room, is similarly finished, but of smaller size.

The kitchen and pantry form a continuous unit from delivery hall to diningbay and extend into a maid's dining nook.



Construction cost was approximately \$17,000. If financed under a 20-year FHA insured mortgage for \$16,000 (the maximum) payments would be about \$139.64 a month.



Principal and 5% interest.....	\$105.60
Mortgage insurance premium.....	6.57
Fire insurance premium.....	2.67
Taxes (estimated)	24.80

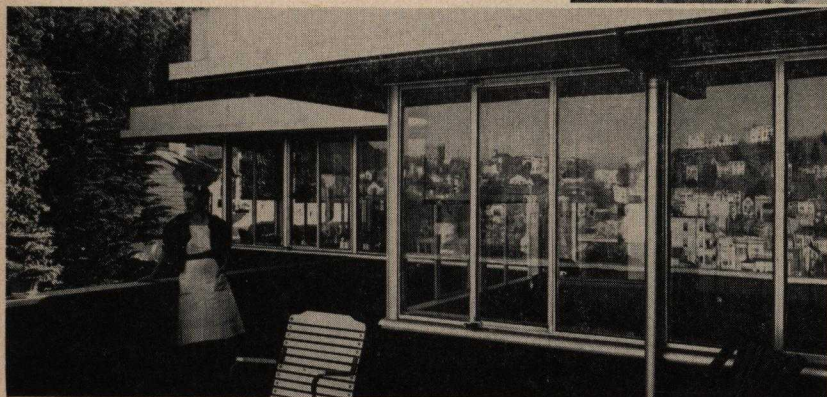
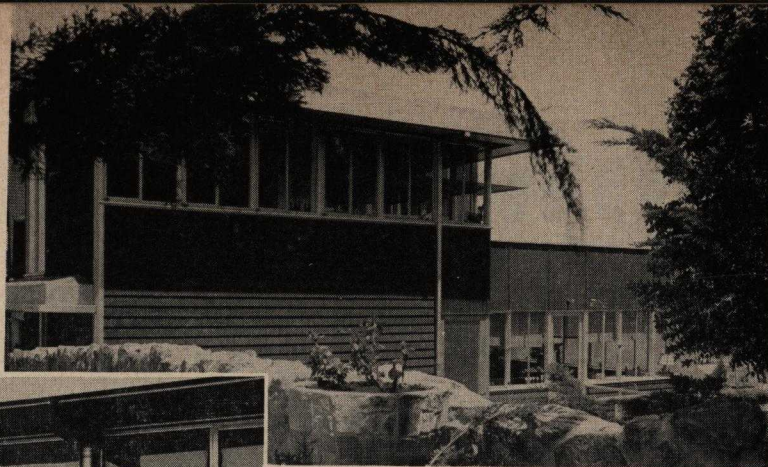
Total.....\$139.64

Plan No. C-13 -- San Francisco

RICHARD J. NEUTRA, Architect

OTTO WINKLER, Assistant

Proving an inexpensive house can be built on a hillside is this view-home on a steep slope, with adequate accommodations for family and guests, a terrace overlooking rock gardens, a wooded canyon and an unobstructed view of San Francisco. Built-in furniture is featured, painted white

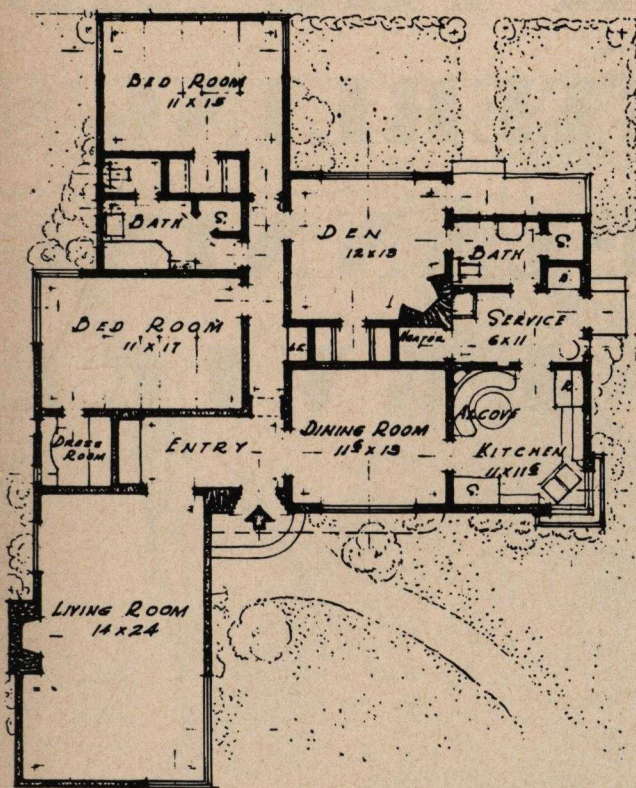


in the living quarters with chairs upholstered in white skins, and painted Oregon pine in second floor rooms. The cost of construction was approximately \$7000.

Financed under a 20-year FHA insured mortgage for that amount the payments would be about \$59.98 a month.

Principal and 5% interest	\$46.20
Mortgage insurance prem.	2.97
Fire insurance premium	1.05
Taxes (estimated)	9.76

Total.....\$59.98



Plan No. C-14

Burbank

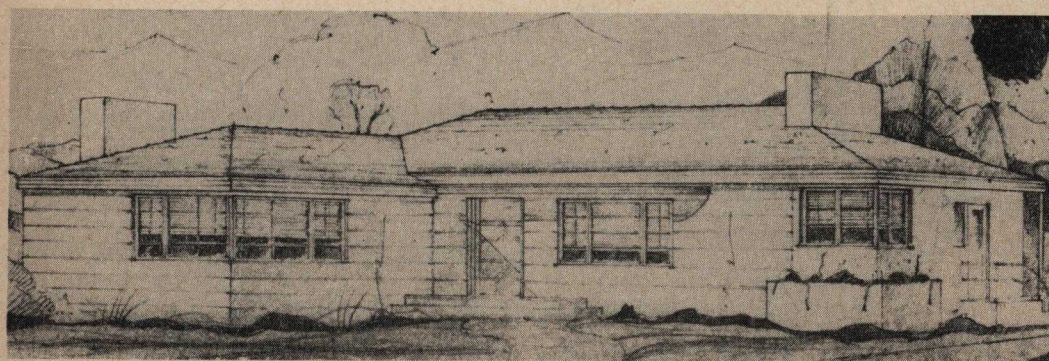
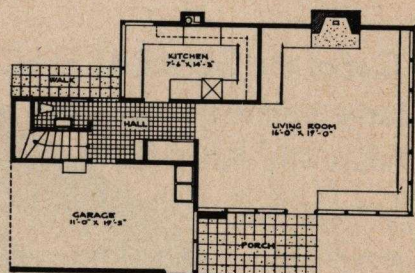
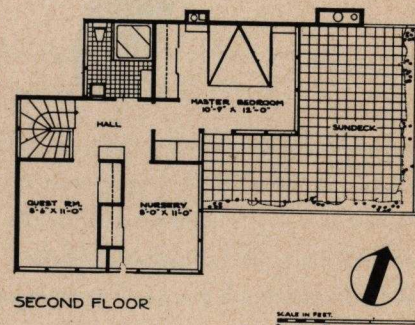
(Below and left)

HOMER D. RICE,
Architect

J. F. SCHELLBERG,
Builder

Accessibility is the keynote of this frame and stucco home which provides, at modest cost, two sizable bedrooms with bath and a den with private bath, easily converted into a third bedroom. The interior woodwork is white pine and the finish antique. Celotex insulation was used and heating is by forced air furnace. Cedar shingles were used for the roofing.

Cost of construction was approximately \$6400. Financed under a 20-year FHA insured mortgage for that amount the payments would be about \$54.75 a month.



Principal & 5% int.	\$42.24
Mortgage ins. prem.	2.62
Fire ins. prem.	.96
Taxes (estimated)	8.93

Total.....\$54.75

NOW YOU CAN

Plan

YOUR KITCHEN WITH THE AID OF STERLING'S PLANNING SERVICE

Out of the GENERAL ELECTRIC "House of Magic" have come the greatest aids to homemaking the housewife has ever known. The electric range, the famous G-E dishwasher, and the genius of the "Disposall" are some of the major contributions this firm has made to today's homemaker. See these and other illustrious members of the General Electric family in the STERLING FURNITURE COMPANY MODEL KITCHEN. Let Sterling's FREE PLANNING SERVICE aid you in achieving the kitchen you have always dreamed of having. Write, phone or call for the G-E free kitchen plan book. It's yours for the asking.

1049 MARKET STREET, SAN FRANCISCO
STERLING
FURNITURE COMPANY

THE ONLY NEW AND COMPLETE G-E MODEL KITCHEN IN SAN FRANCISCO



Plan No. C-15

Sleepy Hollow

(MARIN COUNTY)

HAROLD G. STONER,
Architect

DAVID ADAMS,
Builder

HELEN VAN PELT,
Landscape Architect

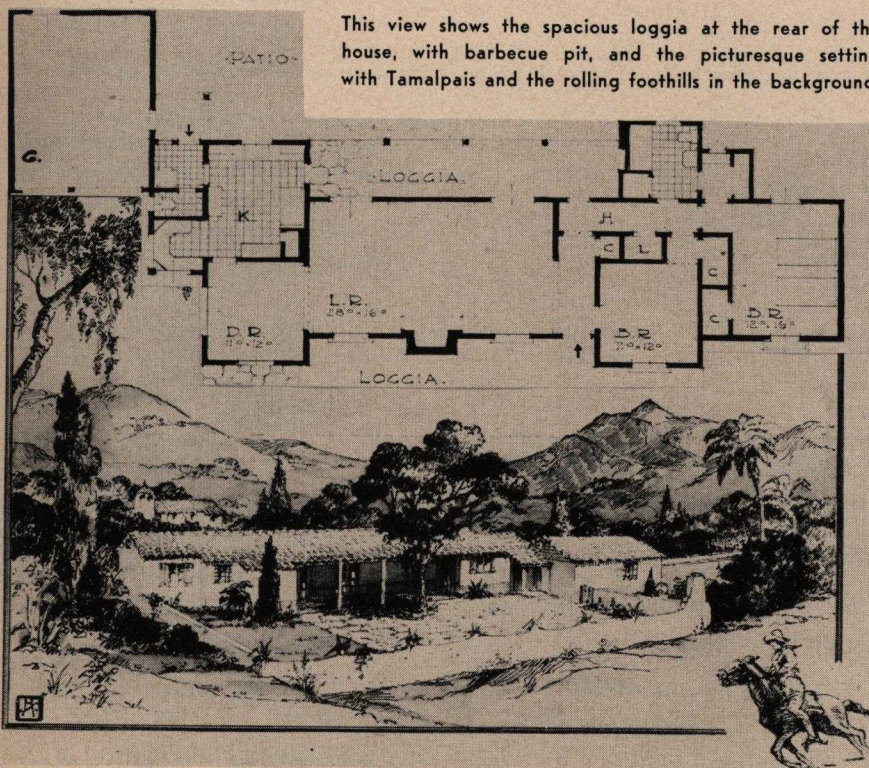
A home for gracious living is this low roofed California stucco rancho home with its broad red tiled veranda, typical of rambling homes now being built in Marvelous Marin. A wide door opens into the living room, separated from the dining room only by an arch, so that through the windows one may view the curving brow of Tamalpais.

The spirit of leisurely, comfortable living permeates the home. The cool, dark sheen of the wide planked floors, the soft tones of the cream adobe wall, the antiqued woodwork and the massive beams

all contribute to the early California atmosphere. A wide-mouthed fireplace is outlined by quaintly designed tile.

Out of the living room doors open onto a terrace, ideal for a bridge party or afternoon tea, and a patio which is the ultimate in outdoor living. The patio, 40 by 60 feet, is enclosed by a high wide wall of blue-gray stone. Broad flagstone paths lead through the garden to seats of tile, commanding a delightful view of the gardens and the rolling hills.

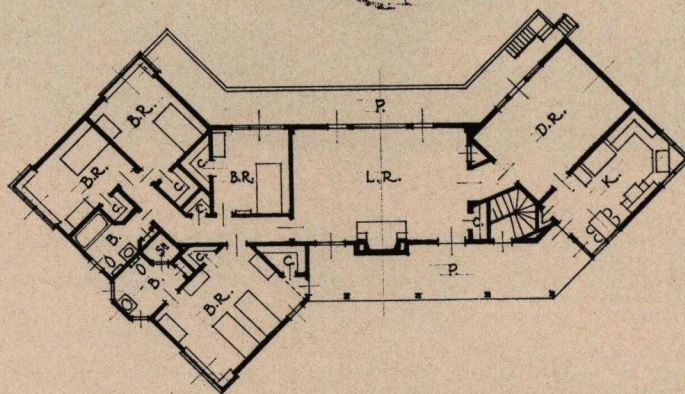
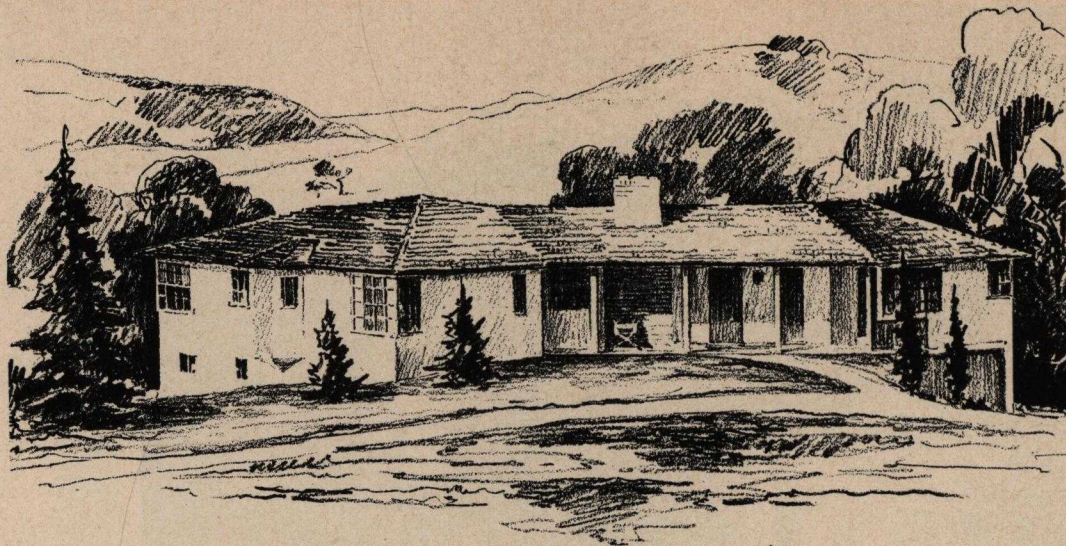
This view shows the spacious loggia at the rear of the house, with barbecue pit, and the picturesque setting with Tamalpais and the rolling foothills in the background.



Although spacious and rambling, construction cost of this home was limited to approximately \$12,300. Financed under a 20-year FHA insured mortgage for the entire building cost, assuming that the land value establishes the required 20 per cent equity, the payments would be about \$107.32 a month.

Principal and 5% interest.....	\$81.18
Mortgage insurance premium.....	5.04
Fire insurance premium.....	2.05
Taxes (estimated)	19.15

Total.....\$107.32



Plan No. C-16--Orinda

JOHN D. WAGENET,
Architect

H. K. SCHOLZ,
Builder

Seekers after the unusual in housing should find here design and room arrangement such as arouses envy, yet practical and convenient and ideal for the site on which it was built.

Another important feature is that the cost of construction is not in the least out of line for a home of this type containing four bedrooms and spacious living room which entirely separates the sleeping rooms from dining room and kitchen.

The construction cost was approximately \$9000. Financed under a

20-year FHA insured mortgage for that amount, the payments would be about \$77.12 a month.

Principal and 5% interest.....	\$59.40
Mortgage insurance premium.....	3.82
Fire insurance premium.....	1.35
Taxes (estimated)	12.55

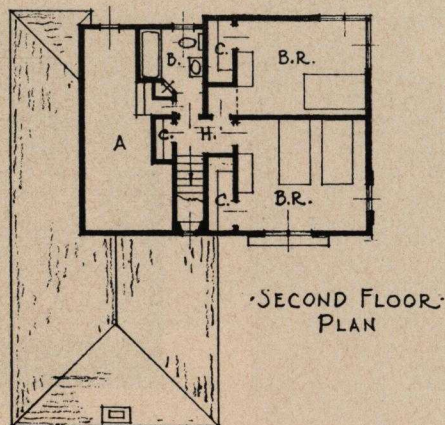
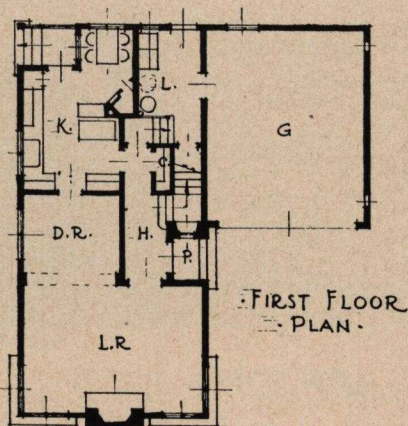
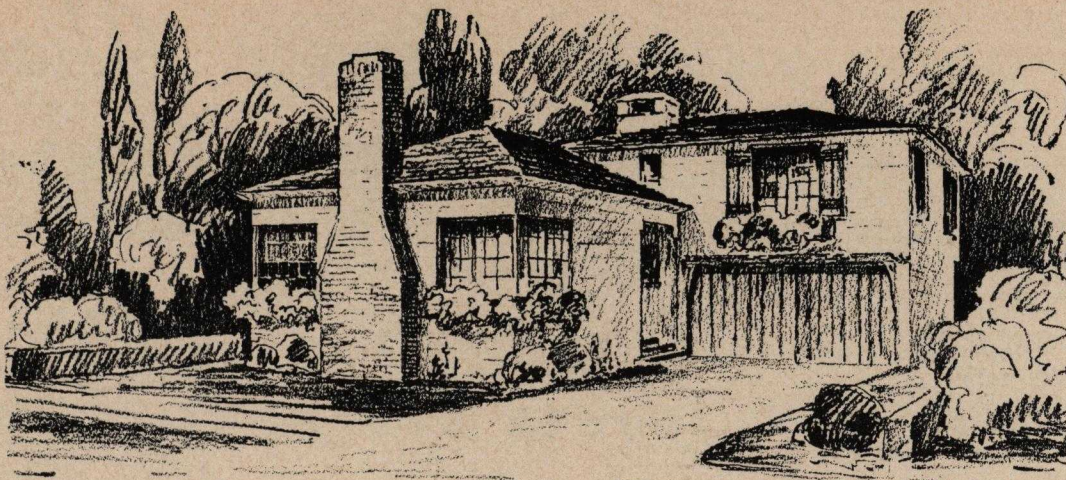
Total.....\$77.12

CONSTRUCTION OUTLINE

FOUNDATION—Concrete
TYPE OF CONSTRUCTION—Wood frame
EXTERIOR SURFACE—Cement plaster
EXTERIOR FINISH—Trim painted
ROOF—Thick shakes
FRAMES—Doors, wood; Windows, steel
PORCHES—Brick

TERRACES—Brick
WALKS—Brick
CHIMNEY—Brick
FIREPLACE—Brick
FLOORS—Oak, pine, linoleum
INTERIOR WOODWORK—Douglas fir and knotty pine

INTERIOR FINISH—Stain and varnish on trim; knotty pine; walls plastered
PLUMBING—Standard
BATHROOM FLOOR AND WALLS—Linoleum; tile and plaster
HEATING—Central warm air furnace, oil burner
WINDOW BLINDS—Venetian



Plan No. C-17--San Leandro

JOHN D. WAGENET,
Architect

ALDO DAVALLE,
Builder

The only feature about this house which has been minimized is the cost of construction. A glance at the exterior and inspection of floor plans should dispel any possible fear that modest cost and a skimpy product are synonymous.

The first floor follows the present popular trend of entry at the rear of living room, center fireplace in front of the house and two corner windows overlooking shrubs, lawns and street. The living room opens into the dining room so as to form one large room, or they may be separated. Note the convenient arrangement and spaciousness of the kitchen, with breakfast nook overlooking a rear garden.

Two bedrooms, over the garage, are located on the second floor.

The cost of construction was approximately \$4500. Financed under a 20-year FHA insured mortgage for that amount, payments would be about \$38.55 a month.

Principal and 5% interest.....	\$29.70
Mortgage insurance premium.....	1.85
Fire insurance premium.....	.68
Taxes (estimated)	6.32

Total.....\$38.55

CONSTRUCTION OUTLINE

FOUNDATION—Concrete
TYPE OF CONSTRUCTION—Wood frame
EXTERIOR SURFACE—Stucco and rustic
ROOF—Wood shingles
DOOR & WINDOW FRAMES—Wood

PORCHES AND STEPS—Concrete
FIREPLACE AND CHIMNEY—Brick
FLOORS—Oak
FLOOR COVERINGS—Linoleum in kitchen
INTERIOR WOODWORK—Douglas fir

INTERIOR FINISH—Plaster
BATHROOM FLOOR AND WALLS—Tile
HEATING—Floor furnace
KITCHEN—Gas range and water heater; Electric refrigerator.

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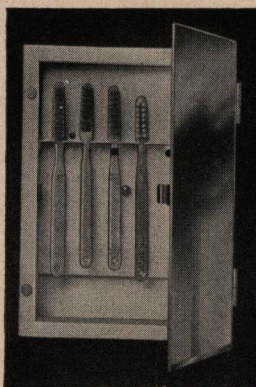


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"Magnifying Mirror and Swing Shelf" additional "exclusive" features.

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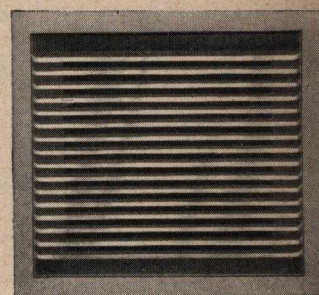
No more wet Toothbrushes. Dries, sanitizes and stops germ growth. Keeps bristles firm and fresh.

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Electric
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—
LOW COST

3

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Flush in the Wall



No. 442

Mellow Tones
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SPOT Ventilators are already a standard requirement and the first important step to Air-Conditioning the Kitchen and Bathroom.



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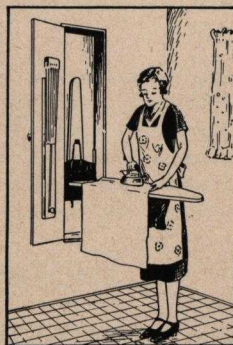
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101 Park Ave., New York



Plan No. C-18 Monte Vista

CLARENCE W. MAYHEW,
Architect

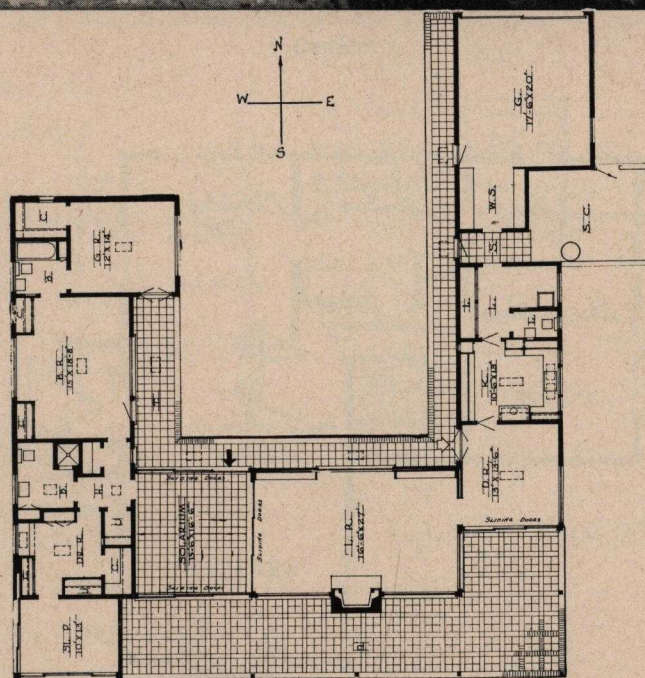
Here is a custom-built house which combines de luxe living with the beauties and freedom of a country estate. Among problems the architect was called upon to solve to comply with the owner's demands were: That all major rooms open on the gardens; that a sleeping porch and dressing room supplant one bedroom, and that a solarium serve as connecting link between the two gardens.

The finish is as unique as the design. Outside walls are redwood siding painted sage green, and the roof cedar shingles painted black. The interior floors are masonite in 2-ft. squares; the walls flush 1x10 redwood boards; the ceilings insulite, the joints covered with redwood battens; all materials in natural colors.

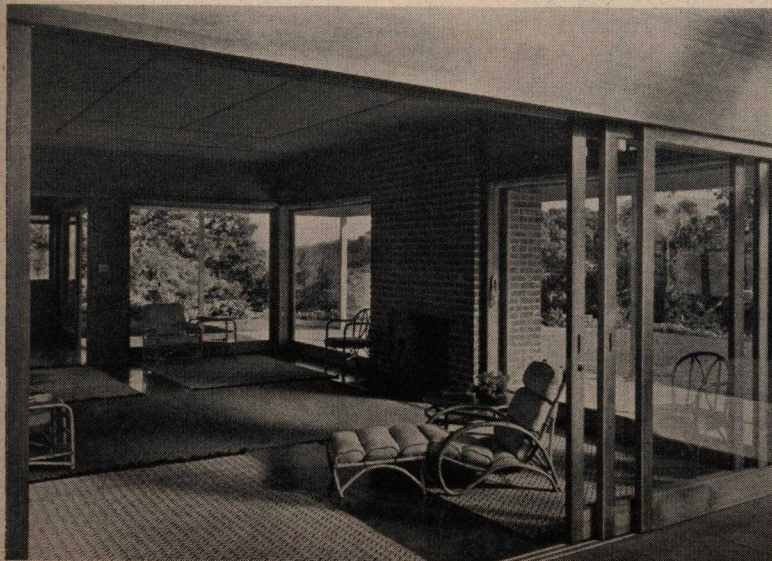
Construction cost was approximately \$14,500. Financed under a 20-year FHA insured mortgage for that amount the payments would be about \$124.04 a month.

Principal and 5% interest.....	\$95.70
Mortgage insurance premium.....	5.95
Fire insurance premium.....	2.18
Taxes (estimated)	20.21

Total.....\$124.04



SCALE 1/8" = 1'-0"
FLOOR PLAN

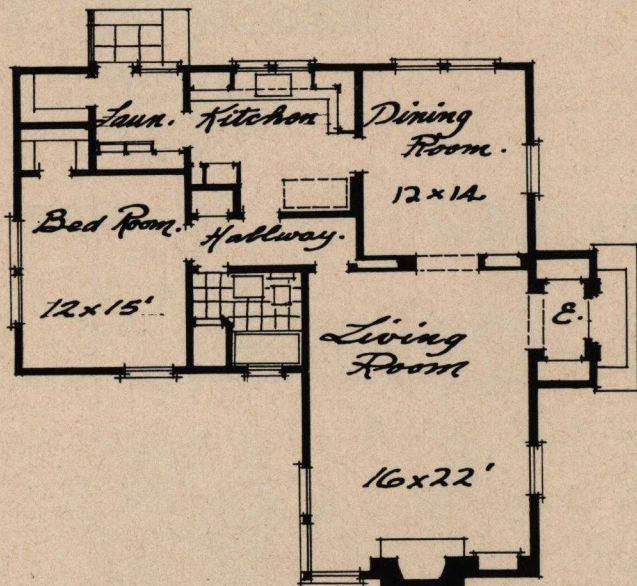




Plan No. C-19--South San Francisco

MARIO CORBETT,
Architect

M. DICKSON,
Builder



This small, but formal, "Colonial Farmhouse" type offers exceptionally good detail for an inexpensive house. It is adaptable for either one or two bedrooms. Although compact in design, rooms are of ample size. Plain plaster is used for both exterior and interior finish. In this particular home the owner has a fine collection of Victorian furniture, with some Colonial pieces, which carry out the interior decoration, along traditional lines.

Cost of construction was approximately \$4600. If financed under a 20-year FHA insured mortgage for that amount, payments would be approximately \$39.43 a month.

Principal and 5% interest.....	\$30.36
Mortgage insurance premium.....	1.96
Fire insurance premium.....	.69
Taxes (estimated)	6.42

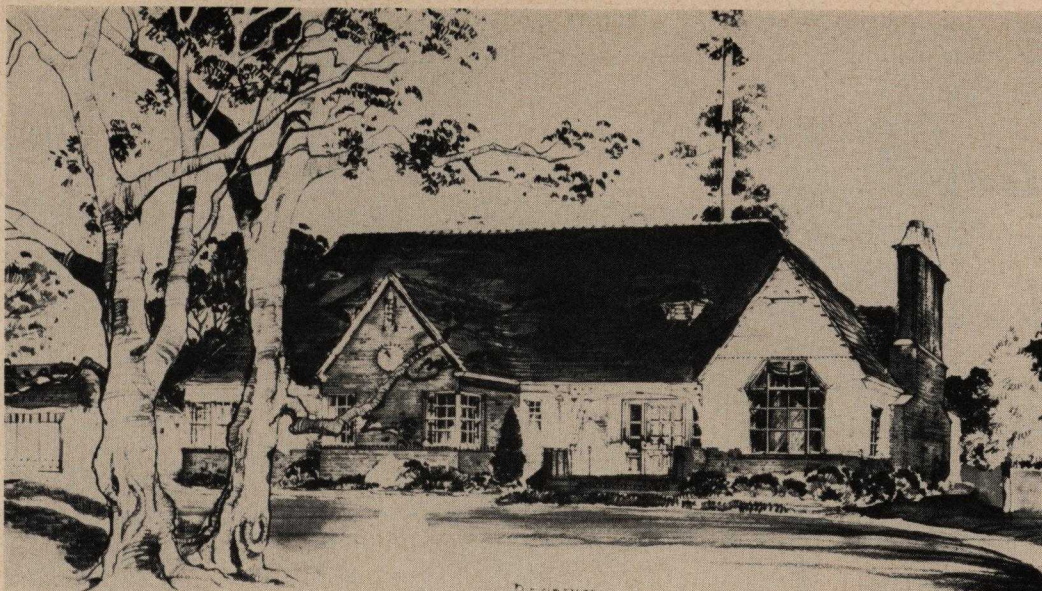
Total.....\$39.43

CONSTRUCTION OUTLINE

FOUNDATION—Concrete
TYPE OF CONSTRUCTION—Frame and stucco
EXTERIOR SURFACE—White cement plaster
ROOF—Redwood Shingles
DOOR AND WINDOW FRAMES—Pine
PORCHES—Pine

STEPS—Brick
CHIMNEY—Brick
FIREPLACE—Brick
INTERIOR WOODWORK—Pine
INTERIOR PAINT—Lead and oil paint
PLUMBING—Kohler fixtures
BATHROOM FINISH—Tile

HEATING—Gas warm air
LUMBER—Pine
SCREENS—Copper
KITCHEN—Enamel sink; Pine cabinets; Gas range
LAUNDRY—Cement trays and washing machine



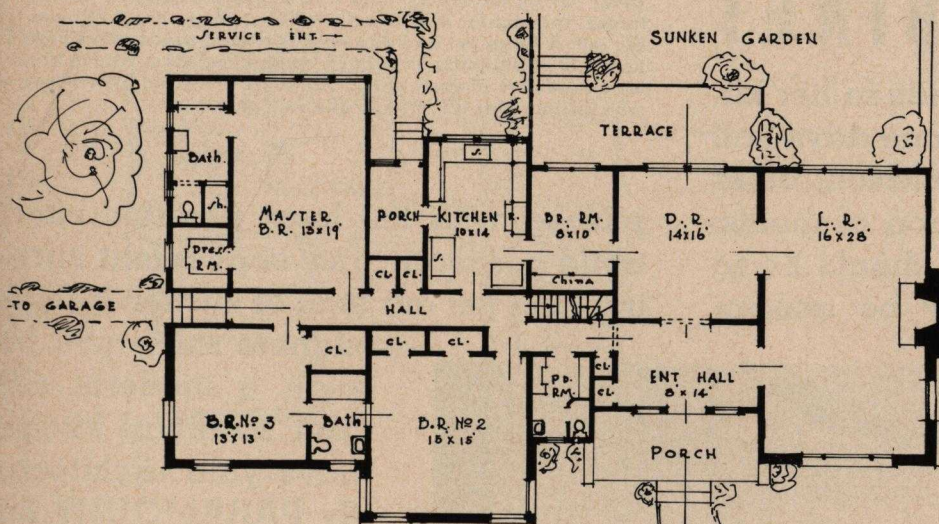
Plan No. C-20 -- Atherton

OSCAR R. THAYER,
Architect

J. L. FUREY,
Owner and Builder

A home designed for comfortable living, with spacious living room opening into a large dining room, an ideal arrangement for formal entertaining, is pictured on this page. The dining room also opens

onto a terrace overlooking the sunken garden. The three bedrooms are thoughtfully removed from the living quarters. The master bedroom includes dressing room, bathroom and stall shower.



The construction cost was approximately \$12,000. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$104.72 a month.

Principal and 5% int.....	\$79.20
Mortgage ins. premium..	4.92
Fire ins. premium.....	2.00
Taxes (estimated)	18.60
Total.....	\$104.72

CONSTRUCTION OUTLINE

FOUNDATION—Concrete
CONSTRUCTION—Frame
EXTERIOR SURFACE—Stucco, rustic and brick veneer
ROOF—Patent shingles
DOORS AND WINDOWS—Steel sash
PORCHES AND STEPS—Brick
TERRACES AND WALKS—Brick and flagstones
CHIMNEY—Brick
FIREPLACE—Brick and tile
FLOORS—Oak

FLOOR COVERINGS—Kitchen, linoleum, Baths, tile
INTERIOR WOODWORK — Entrance hall, living room and dining room finished in Philippine mahogany; balance of house, white pine; dressing room and closets, red cedar
INTERIOR FINISH — Living room and hall, stucco; Bedrooms and halls, hard-wall and papered with ceilings finished in stucco.
INSULATION—Heavy felt and Sisal-kraft

ELECTRIC WIRING—Red Seal
PLUMBING—Standard and Kohler
HEATING—Oil burning circulating air heat
KITCHEN—Sink, enamel; Cabinets, white pine from floor to ceiling; Hot Water Heater, oil burning water heater
LAUNDRY EQUIPMENT—Completely equipped
WINDOW BLINDS—Venetian throughout

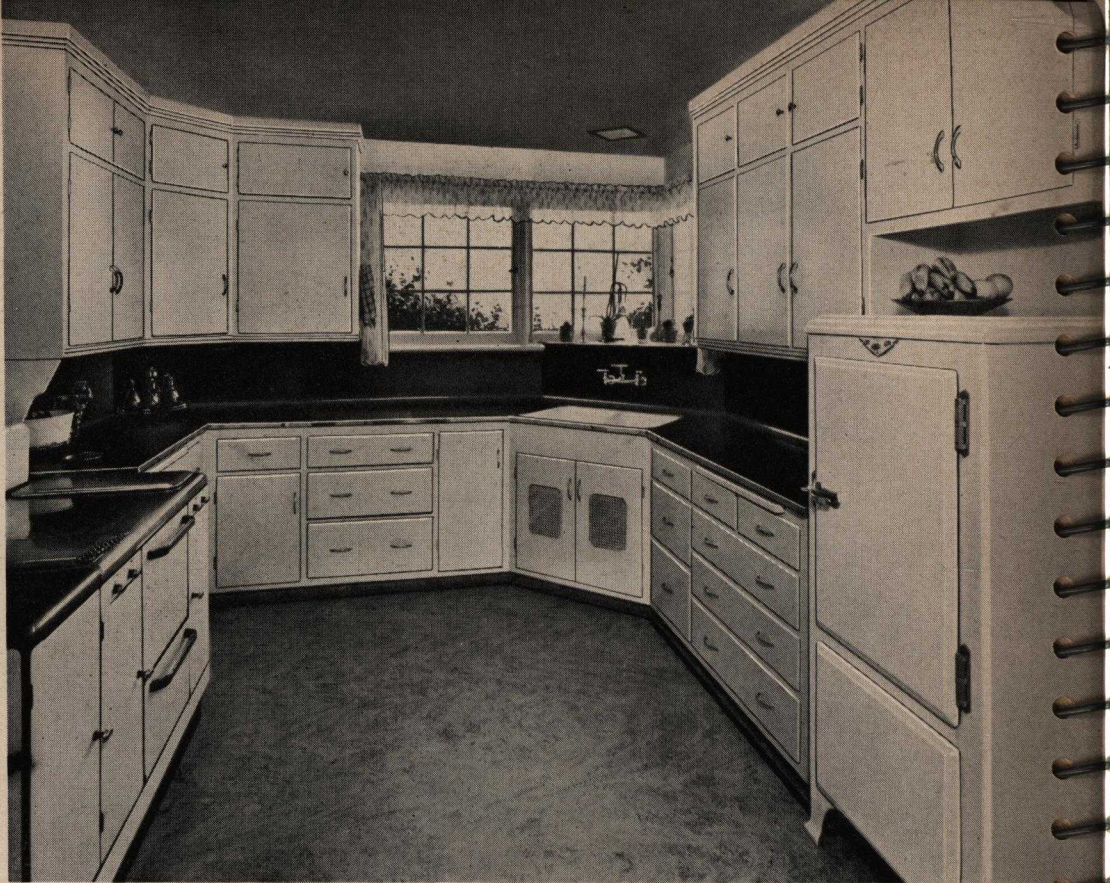
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PARAMOUNT *Deluxe* KITCHEN CABINET

The hours the housewife spends in her kitchen are vitally important. Some days half her waking hours are so occupied, other days just a hurried preparation of meals; but in either case the kitchen should be so planned that her tasks may be accom-



The Three Step—This Paramount kitchen is all that the name implies. Three steps are required to reach the important work centers, the sink, range and refrigerator. Note the corner type sink and windows—very popular and modern features. Metal drawers with dust-proof covers for bread, flour and sugar are located on the right side, larger drawers for dish towels, table cloths and pot lids are located on the left. A large pot and pan case is placed next to the range. The drain board is of linoleum with back corners rounded. Above drain board is an abundance of shelf space. All doors are flush, lipped type, a feature which eliminates all dirt and dust catchers.



plished with the least possible effort and amid pleasant and convenient surroundings. » » Let our staff of kitchen cabinet designers show you how to plan a modern, efficient and beautiful kitchen, or have your architect specify **PARAMOUNT Built-In Equipment.**

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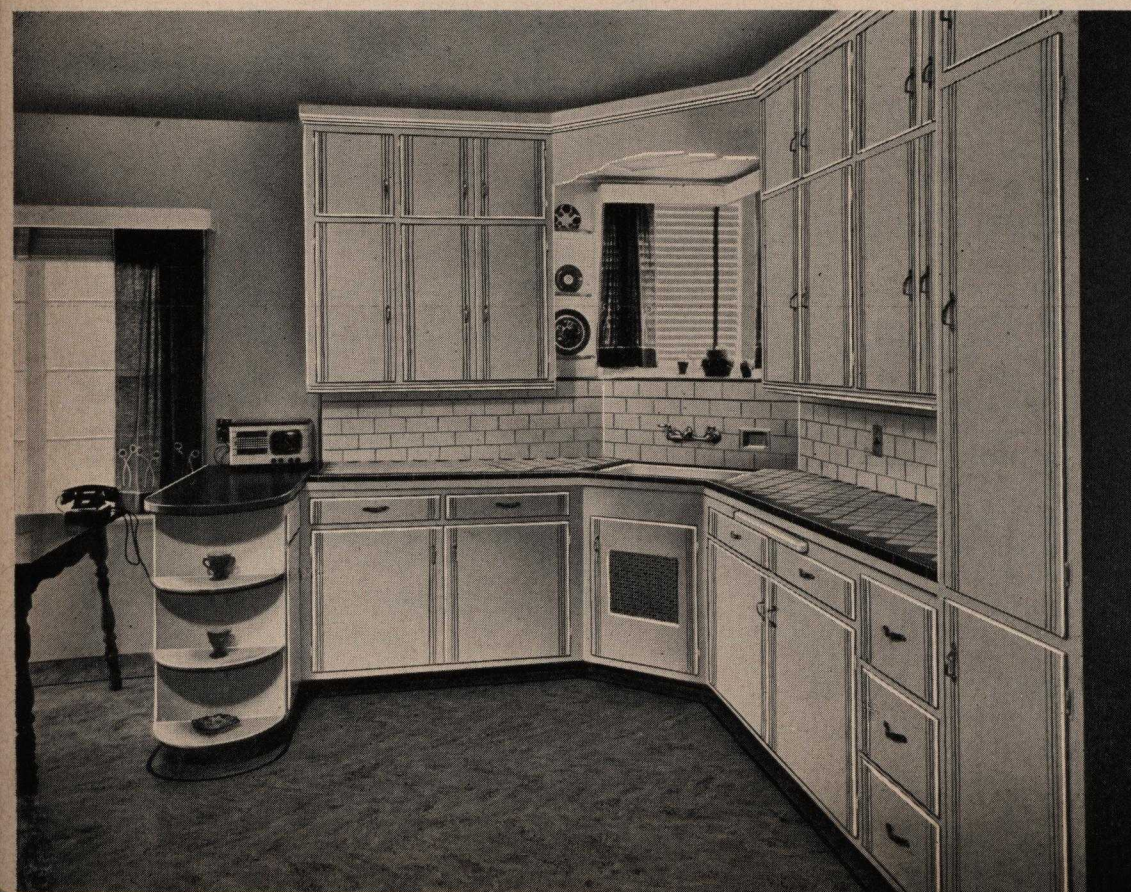
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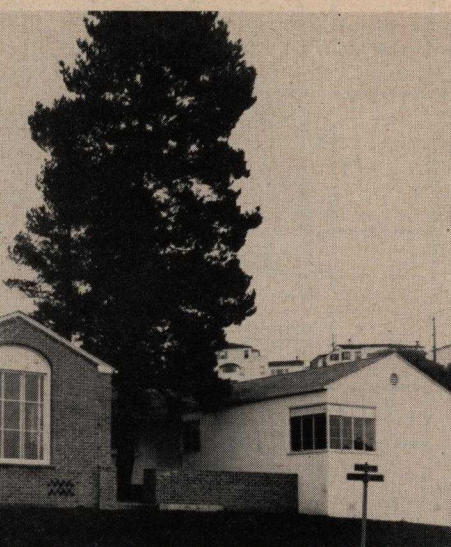
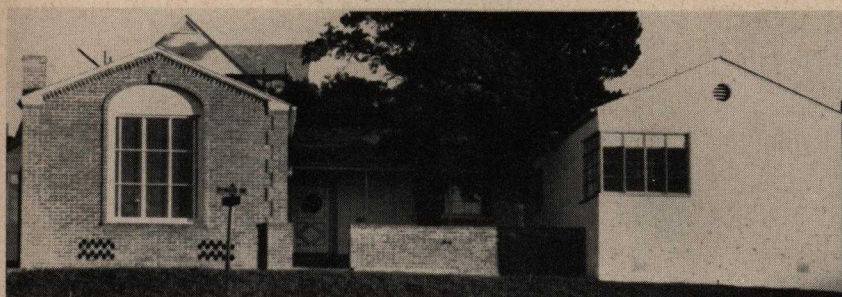
OAKLAND, CALIFORNIA

The Parisian

(at left). The dominant characteristic of this Paramount kitchen is practical beauty. Consider the utility of the Micarta top buttress case as a handy counter for electrical appliances. Note the revolving shelf unit for pots and pans and the many curved open shelves. Double door hanging cases and an ample cooler are featured with large metal bins for sugar, bread and flour. A kitchen in which work is a joy and possession a pride.

If you wish a book of beautiful kitchens, please use the card in the back of this book, or write direct to "Paramount" and mention California Homes Plan Book.





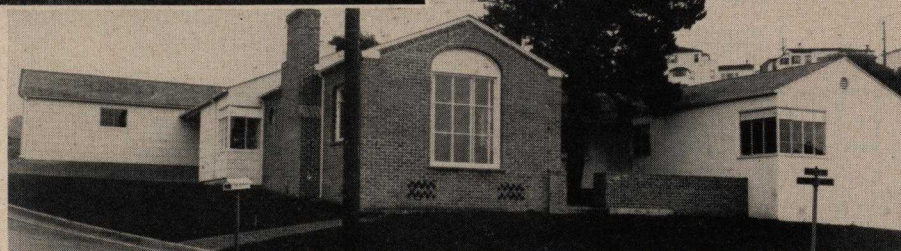
Plan No. C-21 --Oakland

IRWIN M. JOHNSON,

Architect

PAUL C. TILTON,

Builder



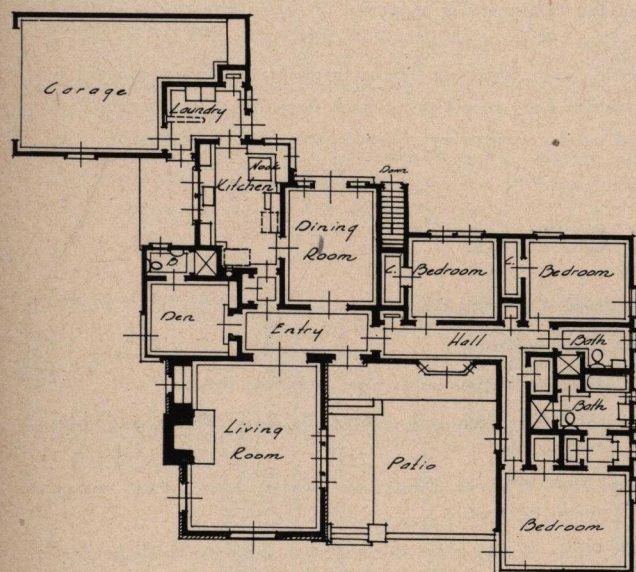
Handicaps of nature, overcome in order to preserve natural beauty, were interestingly coped with in this house high on Oakland's hills where ingenious planning has achieved a practical and convenient floor arrangement. The problem confronting the architect was to build a house around three existing trees and at the same time re-

tain two marvelous views, one of the mountains and the other of the bay, from the living and sleeping quarters.

An entrance patio was built around one large tree, resulting in an entry at the rear of the living room, and through hallways to all parts of the house without passing through other rooms. Three bedrooms and two baths are provided and on the opposite side of the house, off the entry hall, is a den with private shower. This, naturally, easily can be converted into an extra guest room.

The breakfast nook, dining room and rear bedroom open onto a patio. It being but a step from the kitchen, al fresco dining becomes as convenient as dining indoors.

Construction cost was approximately \$11,500. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$100.24 a month.



Principal and 5% interest.....	\$75.90
Mortgage insurance premium.....	4.89
Fire insurance premium.....	1.89
Taxes (estimated)	17.56
Total.....	\$100.24

CONSTRUCTION OUTLINE

FOUNDATION—Concrete

EXTERIOR—Brick, stucco and shingles

ROOF—Royal shingles

DOORS AND WINDOWS—Steel sash

PORCHES AND STEPS—Brick

TERRACES AND WALKS—Brick and concrete

FLOOR COVERINGS — Armstrong linoleum

INTERIOR WOODWORK—White pine

INTERIOR FINISH—California stucco

BATHROOM FIXTURES—Standard

BATHROOM FLOOR AND WALLS—Panama tile

HEATING—Atlas forced air, gas fired

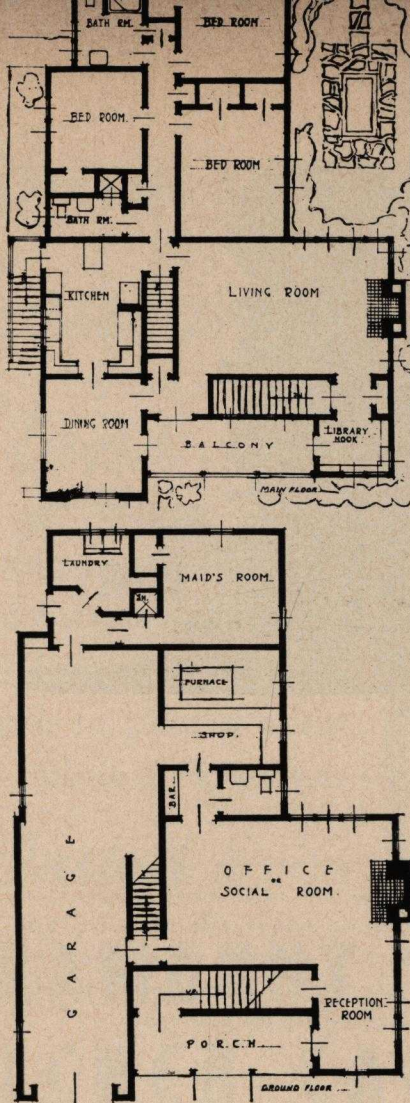
BUILDING PAPER—"Brownskin"

HARDWARE—Schlage

KITCHEN — Canvas walls; Cabinets, Paramount fixtures

OTHER APPLIANCES—Doorphone, loud speaker from kitchen to front door

WINDOW BLINDS—Venetian



Plan No. C-22--Vallejo

Drawings and Construction by
ROBERT B. HATHAWAY

What type of house does a building contractor choose when erecting a home of his own? On this page is the answer by one builder who has been active in residential construction. In addition to a pleasing exterior and convenient arrangement of rooms, one of the outstanding points of this house is the spacious office, or social room, on the ground floor, together with large basement, laundry and maid's room, achieved without cramping quarters or sacrificing the outside appearance. A fireplace has been provided for each floor. The comfort and "homeliness" of the interior is attested by the corner view of living room, pictured below.

CONSTRUCTION OUTLINE

FOUNDATION—Mt. Diablo cement

EXTERIOR SURFACE—White stucco and vertical boards and battens

ROOF—Clay tile shakes; 60 lb. felt sub-roof, copper flashings

DOOR AND WINDOW FRAMES—Douglas fir and white pine

CHIMNEY—Used brick

EXTERIOR PAINT—Lead and oil

INTERIOR WOODWORK—Douglas fir trim, knotty pine walls in office

INTERIOR FINISH—Stucco, wood and wallpaper

INTERIOR PAINT—Glazed enamel

WIRING—Knob and tube

LIGHTING—Direct

PLUMBING—Copper water pipe, Standard fixtures

BATHROOMS—Eight-inch quarry tile floor; Hermosa beach and Asphalt tile.

HEATING—Williams Oil-o-matic burner; Mars forced air conditioner, oil fired

KITCHEN—Knotty pine wainscot and cabinets; linoleum sink and floor

BUILDING—Wood frame

FLOORS—Oak planks, oak strips and carpet.



The construction cost of this home was approximately \$10,000. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$87.32 a month.

Principal and 5% interest.....	\$66.00
Mortgage insurance premium.....	4.10
Fire insurance premium.....	1.67
Taxes (estimated)	15.55

Total.....\$87.32



Plan No. C-23--Vallejo

ROBERT B. HATHAWAY,

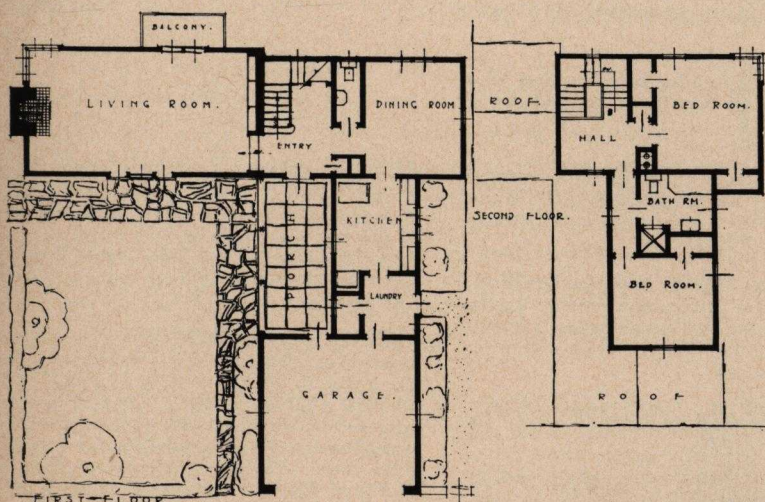
Builder

Here is an attractive home among the trees, patterned to fit the individual needs of the owners but so much admired by guests that it is presented here for the aid of others seeking "something different" in individualized housing.

The first requisite, of course, is a suitable setting and sufficient land area to permit the house rambling thither and yon. From photo and plans the garage may appear the dominating factor but a visit to

this unusual home quickly proves that it isn't. Although the entry is at the rear of the garage, this was done to take advantage of the location, the view and room arrangement removed from standard patterns.

A spacious living room with end fireplace and corner windows, dining room, kitchen and laundry occupy the first floor. The second floor, covering only a portion of this area, contains two bedrooms.



The construction cost was approximately \$7800. Financed under a 20-year FHA insured mortgage for that amount, the payments would be about \$66.97 a month.

Principal and 5% interest.....	\$51.48
Mortgage insurance premium.....	3.20
Fire insurance premium.....	1.29
Taxes (estimated)	11.00

Total.....\$66.97

CONSTRUCTION OUTLINE

FOUNDATION—Mt. Diablo cement

EXTERIOR SURFACE—White stucco and vertical boards and battens

ROOF—One inch cedar shakes, copper flashings

DOOR AND WINDOW FRAMES—Douglas fir and white pine

CHIMNEY—Brick

EXTERIOR PAINT—Lead and oil

INTERIOR WOODWORK—Douglas fir trim

INTERIOR FINISH—Stucco, wood and wallpaper

INTERIOR PAINT—Glazed enamel

WIRING—Knob and tube

LIGHTING—Direct

PLUMBING—Copper water pipe; Standard fixtures

BATHROOM—Hermosa beach tile floor

HEATING—Alladin gas fired air conditioner with humidifier

KITCHEN—Linoleum sink drains and floor

BUILDING—Wood frame

FLOORS—Oak planks and strips

LIVE IN THE ALL-YEAR SUNSHINE OF BEAUTIFUL MILLBRAE HIGHLANDS LESS THAN 25 MINUTES FROM SAN FRANCISCO

Here, on rolling hills, Millbrae Highlands offers you the best on the Peninsula in homes and lots. Beautiful property, with unobstructed view. And you pay no more (often less) than for low, flat ground elsewhere. Homes, ranging in price from \$6000 to \$15,000.



A TYPICAL MILLBRAE HIGHLANDS STREET SCENE

In a little over ten years (mostly depression years) Millbrae Highlands changed from a vacant field so that today it is the largest unincorporated city in San Mateo County.

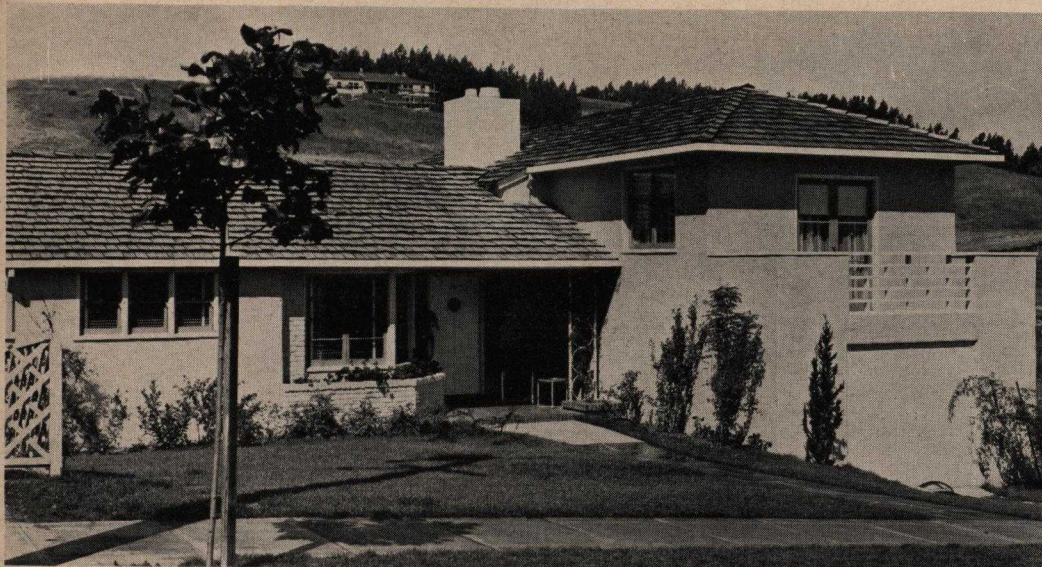
Below we give you just a few of the many reasons for this outstanding success, and why so many buyers from all parts of the Bay area choose Millbrae Highlands in preference to all others.

- 1 **SCHOOLS:** Two modern grammar schools, one built in 1939 at a cost of \$236,000.00, with play field adjoining. Free transportation to High Schools. But a few miles away to Junior College. Stanford and several other universities within commuting distance.
- 2 **GREATEST DOLLAR VALUE:** In Millbrae Highlands you get a greater dollar value in homes and homesites than in any other similarly well-located and restricted community. Here, on rolling hills, you pay no more for well-located view property (and sometimes less) than for low, flat ground elsewhere.
- 3 **CLIMATE:** BEAUTIFUL MILLBRAE HIGHLANDS, but a short distance south of San Francisco, yet sheltered from the ocean fogs, enjoys an average of **280 sunny days per year**. Not too hot in summer. Mild in winter.
- 4 **TAXES:** Low taxes have always been a favorable factor in the growth of Millbrae Highlands. Draw your own comparison with taxes elsewhere.
- 5 **FINANCING:** Because of its preferred standing, proven over these past many years, unlimited financing at lowest rates is available to Millbrae Highlands' owners from all lending institutions.
- 6 **STEADY GROWTH:** Development of Millbrae Highlands has been steady and uninterrupted during depression years, not a boom-time flash. Telephones in Millbrae increased from 40 in 1928 to over 500 in 1938. In the same period business establishments increased from a half dozen to more than 50, giving Millbrae Highlands a complete modern shopping district. **PAST PERFORMANCE IS YOUR GUARANTEE FOR THE FUTURE.**
- 7 **ROLLING HILLS:** Lying west of El Camino Real—like all other preferred Peninsula properties—it rises approximately 600 feet to the Skyline Boulevard, a distance of 1½ miles. These lovely, gently rolling hills give each home an individual setting and an unobstructed view.
- 8 **TRANSPORTATION:** Wide boulevards, busses, street cars, and 21 minutes by train take you to BEAUTIFUL MILLBRAE HIGHLANDS AND SUNSHINE. Closest restricted residential development to San Francisco enjoying the all-year sunshine and freedom from fogs. Closer in traveling time than many of that city's outlying districts.
- 9 **RESTRICTIONS:** Consisting of 280 acres—a potential city in itself, with homes ranging in price from \$6000 to \$15,000—lovely Millbrae Highlands today reflects the advantage of careful restrictions, properly enforced.
- 10 **SPORTS:** FOR EVERY HOUR—OF EVERY GOLDEN DAY. Here in a beautiful country and delightful climate, you may have horseback riding from several riding academies, hiking, cycling, golfing at the Millbrae Golf Club or at any of six others in close proximity; sun lazing, or other outdoor sports. Only a few minutes' drive takes you to cool ocean beaches and swimming. There is "everything under the sun" for entertainment, and under the health-giving, stimulating rays of the Peninsula sunshine.

Modern apartments at reasonable rentals for those not yet ready to buy a home. Wide windows and balconies open to the all-year sunshine. Each with fireplace in living room; tile bath and shower; tile kitchen with gas range and electric refrigerator; steam heat; 1 or 2 bedrooms.

MILLBRAE HIGHLANDS CO.
Office on Main State Highway, Millbrae
NIELS SCHULTZ, Owner & Developer

280 DAYS OF SUNSHINE EVERY YEAR.



Plan No. C-24 Millbrae Highlands

MILLBRAE HIGHLANDS CO., Builders

Furnishings by STERLING FURNITURE CO.

The living room moves to the rear in this charming Monterey Colonial residence just completed in Millbrae Highlands. The simple, graceful lines of the home, the practically all-glass dinette and the larger dining room for more formal occasions, the sun porch and the deck—all are features which command the attention and the admiration of the home lover.

Interior decoration has been planned to harmonize with the California Colonial style of architecture.

In the living room a lovely blue predominates with a little gold and a touch of red, to add interest to the livable charm of the eighteenth century Georgian furniture in mahogany. Printed draperies overhang venetian blinds.

In the dining room the center of interest is an eighteenth century pedestal table with chairs upholstered in antique blue satin. As a background for the graceful lines of mahogany furniture are the soft blue papered walls and eggshell dado with eggshell damask draperies as the piece de resistance.

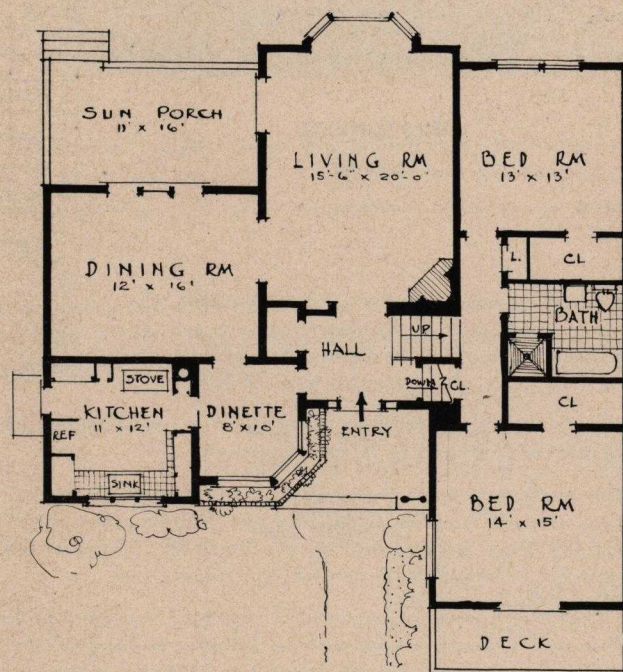
The cream and red modern breakfast room or "dinette" and kitchen capture a gay, perky feeling which make "kitchen duties" easier. The curtains are red chintz with cream and tan lilies.

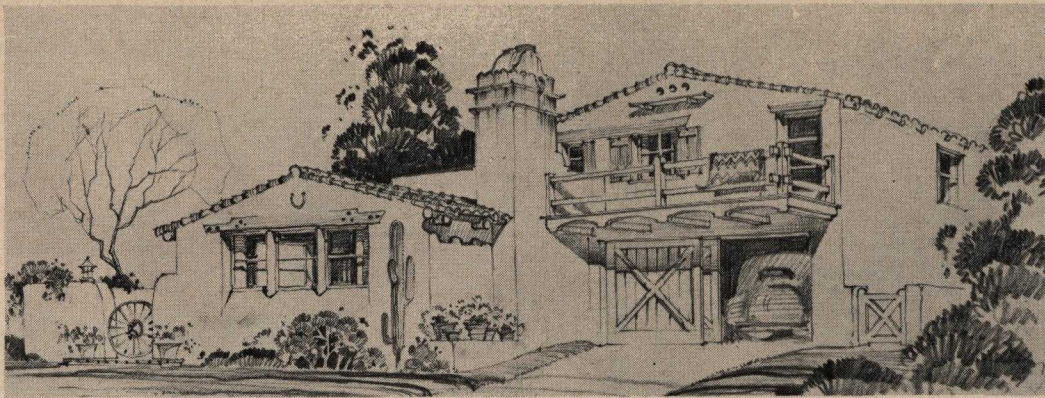
The two bedrooms are decorated in excellent taste. The guest room furnished in colonial mahogany is quaint and attractive in the tradition of days gone by. Most outstanding is the master bedroom where perfect harmony of mauve, yellow, and lilac enhances the beauty and elegance of wheat-finished mahogany, eighteenth century furniture.

The total cost of house and lot is \$8,450. If financed through a 20-year 90% and 80% FHA loan of \$7,300, monthly payments would amount to approximately:

Principal and 5% interest.....	\$48.18
Mortgage Insurance	2.99
Fire Insurance	1.22
Taxes (estimated)	11.31

Total.....\$63.70





Plan No. C-25 Millbrae Highlands

Built for
MILLBRAE HIGHLANDS CO.

NEILS SCHULTZ,
Builder

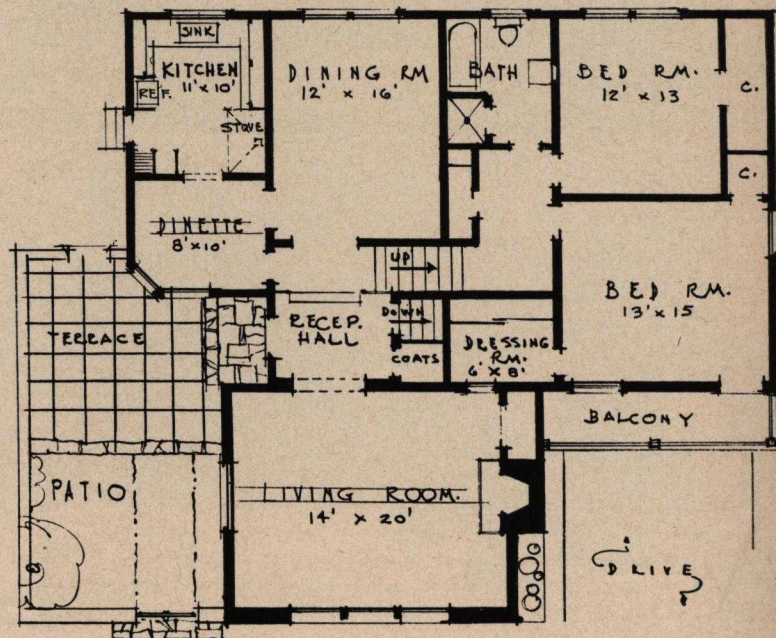
In design this house is of the California hacienda type, with the addition of all the modern comforts and conveniences. It is offered in response to a returning demand for more of the Spanish types of home.

It is one of the many well-designed homes which have contributed to the popularity enjoyed by Millbrae Highlands.

Built on a knoll it is well above the street on the west side. The lot is 55 ft. wide and the house so designed that the main entrance, patio and dinette are sheltered and have the sun all day. The master bedroom with its large balcony gets the early morning sun.

Overhanging eaves are supported on eucalyptus logs and brackets. Walls are heavy with recessed windows. Buttresses and shelves supply liberal space for colorful flower pots. A substantial and homey touch are given by beam supports, bird rest, and the wagon wheel gate.

Interior features are in keeping with the Spanish design. The living room has a cathedral ceiling with heavy beams and lacy iron grill trusses. An elevated bedroom suite permits privacy. A special note



of luxury is shown in the 6' x 8' dressing room connected with the master bedroom. It has liberal garage and basement space.

Cost of the house, exclusive of land, is \$7000. If an FHA insured loan were obtained for that amount, monthly payments over a 20-year period would approximate:

Principal and 5% interest	\$46.20
Mortgage insurance (1/2 of 1%)	2.87
Fire insurance	1.17
Taxes (estimated)	9.91

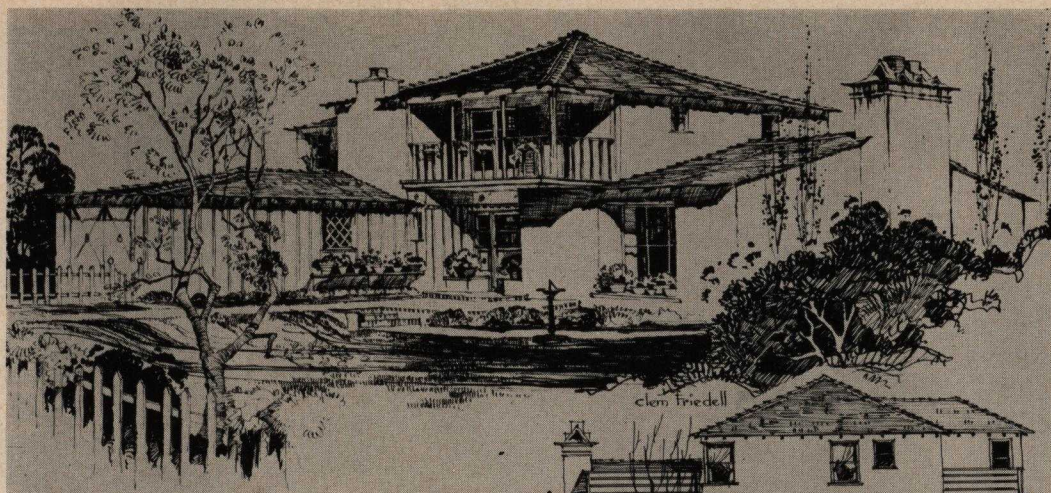
Total.....\$60.15

CONSTRUCTION OUTLINE

FOUNDATION—Concrete.
TYPE OF CONSTRUCTION—Frame.
EXTERIOR SURFACE—Stucco.
ROOF—Composition and tile.
DOOR AND WINDOW FRAMES—Wood.
INTERIOR WOODWORK—Living room and hall, mahogany. Balance Ponderosa pine.
INTERIOR FINISH—Canvas walls.
WATER HEATER—Storage tank.

INTERIOR PAINT—Mahogany; filler, shellac and varnish. Pine: enamel.
WIRING—Knob and tube.
ELECTRIC FIXTURES—United Lighting Fixture Co.
HEATING—Air conditioning furnace.
BATH AND KITCHEN FINISH—Tile.
BATH FIXTURES—Kohler.
KITCHEN FLOOR—Linoleum.

BUILDING PAPER—15-lb. felt.
HARDWARE—Solid brass.
WALKS—Cement and stone.
CHIMNEY—Brick and terra cotta.
FIREPLACE—Brick.
FLOORS—Hardwood.
SCREENS—Bronze.

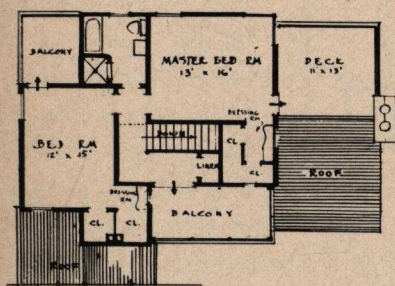


Plan No. C-26--Millbrae Highlands

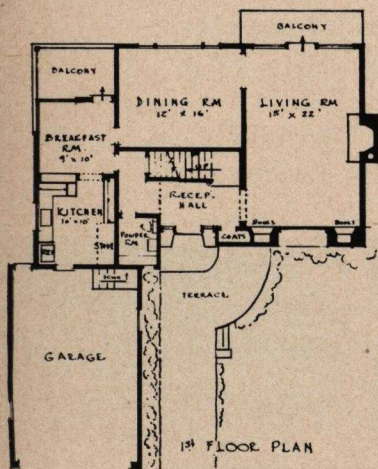
OSCAR R. THAYER,
Architect

SCHULTZ CONSTRUCTION COMPANY,
Builders

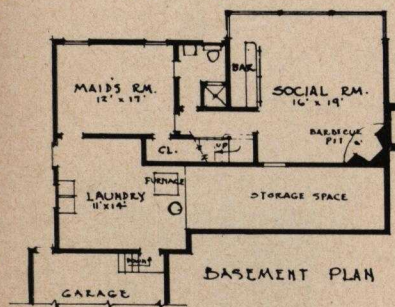
STERLING FURNITURE CO.,
Furnishings and Decorators



2ND FLOOR PLAN



1ST FLOOR PLAN



BASEMENT PLAN

Taking advantage of the hillside location, Architect Thayer here utilized all available space to create a home three floors in height on one side and two on the other. Not only is the house attractive both from front and rear elevations, but the division of interior space attests careful planning in room arrangement.

The dwelling won the stamp of approval of the Federal Housing Administration and was built at a cost of approximately \$10,500. If financed under a 20-year FHA insured mortgage for that amount, the payments would be about \$91.66 a month.

Principal and 5% interest.....	\$69.30
Mortgage insurance premium.....	4.46
Fire insurance premium.....	1.75
Taxes (estimated)	16.15

Total.....\$91.66

CONSTRUCTION OUTLINE

FOUNDATION—Concrete

TYPE OF CONSTRUCTION—Wood frame

EXTERIOR SURFACE—Board and batten
and cement plaster

ROOF—Heavy split shingles

DOOR AND WINDOW FRAMES—Wood

PORCHES—Brick; Decks, canvas

STEPS AND TERRACES—Brick

WALKS—Brick and flagstones

CHIMNEY—Brick and plastered

FIREPLACE—Brick trimmed with tile

FLOORS—First floor, plank oak; Bedrooms,
oak

INTERIOR WOODWORK—Pine

INTERIOR FINISH—Stucco and hardwall
plaster; Living room, beam ceiling; Bed-
rooms and halls, papered

INSULATION—Heavy felt

PLUMBING—Standard and Kohler

BATHROOM FLOOR AND WALLS—Tiled

HEATING—Gas circulating warm air system

BUILDING PAPER—Sisalkraft

WINDOW BLINDS—Venetian

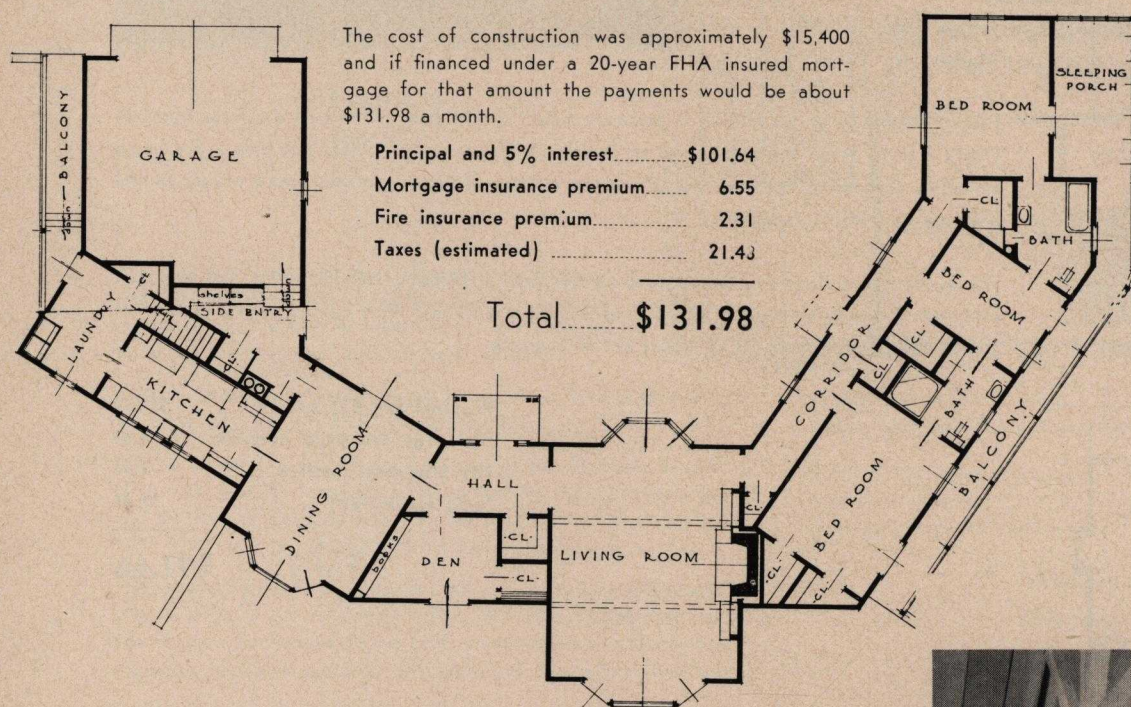


Plan No. C-27 San Francisco

ROLAND IRVING STRINGHAM,
Architect

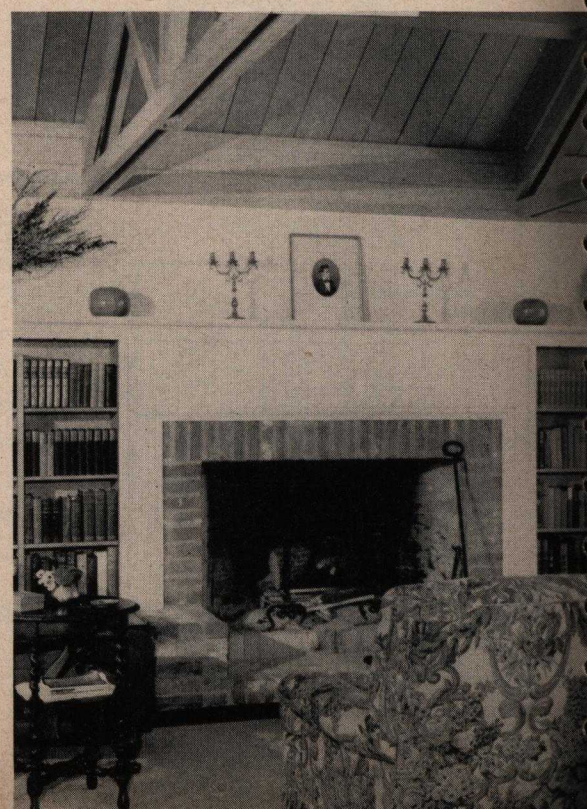
J. DAWSON,
Builder

Unusual as it is interesting, this "horseshoe" house proves that there is something different under the housing sun. The exterior is redwood siding, while Ponderosa pine was used for the interior and the roof is cedar handsplit shakes.



Here three bedrooms, the master bedroom with private bath and sleeping porch, are entirely set apart from the living room, connected only by a long corridor overlooking the center patio. The kitchen and dining room occupy the opposite wing, and tucked away in seclusion is a den where the head of the household may enjoy privacy, his pipe and the mystery story of the month.

Close attention to detail in fashioning a livable and "homey," as well as intriguing house, is attested by these two "close-up" views of this unusual home. Imagine yourself sitting before such a fireplace on wintry nights surrounded by bookshelves containing works of your favorite authors.



WIRING *What?* *Why? How much?* WHAT TO DO AND HOW TO DO IT

It is taken for granted that any home today will have electric lighting and convenience outlets for the use of appliances. And the chances are that the electric service installed now will still be in use at the end of your home's career. A wiring system is not "traded in" every few years for a superior system. When once correctly installed the basic system *should* serve for the life of the house. Additions and changes after the house is completed are far more expensive than a good job in the beginning.

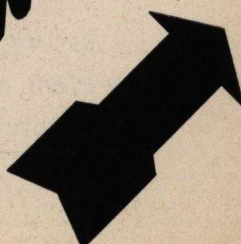
As long as you are going to have electric service, why not have it right? Why be inconvenienced all the days and years you occupy the house by badly placed or insufficient switches and outlets? Why have to get along with makeshifts and inconveniences in an otherwise modern house? Why be compelled to make expensive additions from year to year? Why have the unnecessary hazard and unsightliness of tangles of extension cords, and the annoyance of appliances that do not operate efficiently because too great a load is carried on the inadequate wiring system?

You don't want your house to dictate to you what services it will and will not allow. In the next ten years, at least as many new electrical appliances will come into everyday use as have been put into daily use in your home in the past ten years. Unless your wiring makes provision for future adequate electrical service at the time of building, you will not, for instance, be able to have an electric range without considerable outlay of money for special wiring. When the wiring is being installed in a new building this cost is comparatively little . . . it is the cost of putting it into a finished building that is excessive. The same condition applies to all the appliances you may want to add as we push ahead into this electrical age on which we have just embarked.

A little thoughtful planning and allowance for future needs will insure that your home will remain up to date and modern for years to come, and insure your comfort and convenience every day you live in it.

There is an easy way for you to know what to expect of a wiring job and how to go about getting it, and that is through the Red Seal wiring plan.

How much?



How much -

How much does it cost? That's one of the first questions always asked after people learn of our Red Seal plan, and that is probably the question uppermost in your mind now.

When you learn that there *is* a way to be sure you have a good wiring job, a guarantee that the wiring hidden in your walls is adequate and safe . . . when you learn that you may have a certificate to put with the deed which will help sell your house if you want to . . . then you want to know what it costs.

The answer is . . . exactly nothing.

The Red Seal Plan is a customer service developed by the electrical industry as a whole to protect the home builder on his wiring job, in order to give him a standard by which he might measure the quality of the work. Red Seal is not a commodity, nor a trade mark, it is a standard of quality, like the mark "sterling" on silver. The Red Seal specifications are planned for an absolute minimum of service and you may have as much MORE as you desire and have a Red Seal certificate.

As a matter of fact, many people have homes that would easily have qualified for Red Seal certificates when they were being built, and the owners don't know it. They don't know that they might just as well have had a Red Seal certificate — a certificate that has often been the deciding factor when a house has been purchased.

The Red Seal plan is promoted by the Pacific Coast Electrical Bureau, a non-profit organization created to develop and improve the services rendered the public by the electrical industry. The Bureau has nothing to sell. Its services in an advisory capacity are available free of all cost and obligation.

To have your wiring properly planned costs nothing.

As to the cost of the wiring itself, naturally it costs something, just as every other service that goes into your home costs something. But of every dollar you spend for materials and labor, the dollars you spend on your electric service will give you more in sheer comfort, convenience, and gracious living than any other material or service you buy.

We cannot tell you how much it will cost to wire your home. But careful estimates and calculations from actual costs of hundreds of homes give us an estimate as a general guide to cost. It has been determined that if 4% of the building dollar is spent on the electrical service, that 4% allows a superlative job, with materials of the best and all the outlets, switches, and service that might be needed. This means that for four cents out of every dollar you spend in building your home, you may have a wiring system that will allow unhampered use of electrical equipment you now have and all that you will wish to acquire in the next few years.

Many wiring jobs are installed at a cost of two cents out of the building dollar but such jobs are poor and slipshod. Such jobs mean constant inconvenience and irritation and continual additions and patches. The time and labor, which accounts for most of the expense, is almost the same for any kind of a job.

As long as you must pay the largest part of the cost in any event, why not add one or two percent and have a satisfactory job?

*What to do
and . . .*

How to do it!

Write, phone, or send the coupon to this Bureau for literature on wiring or for an application blank or both. All literature and blanks will be sent free.

When the plans for your home are drawn do these things:

Tell your architect that you want your home wired according to Red Seal specifications.

Give him a copy of the Red Seal Wiring Specifications to incorporate in the general specifications.

Insist that all wiring, switches, and outlets equal or exceed the minimum set forth in the Red Seal Specifications. Do not permit reduction in the adequacy specified. Add outlets rather than decrease them.

Copies of Red Seal adequate wiring specifications and applications therefor may be procured from the Pacific Coast Electrical Bureau or at the office of your local utility. You may procure information and explanation of Red Seal adequate wiring specifications from these sources. Your architect can prepare your plans for Red Seal adequate wiring from the specifications available to you. These specifications explain in detail, by rooms, the wiring arrangements required. From this description outlets can readily be spotted on the drawings.

After application has been signed and mailed to the Pacific Coast Electrical Bureau a representative will automatically make an inspection of the wiring installed in the framework of the house before the walls are closed in and notify you if the wiring does not conform to Red Seal Specifications. After the house is completed, the Bureau will make final inspection and issue the Red Seal Certificate of approval, provided wiring meets the minimums prescribed. This Red Seal Certificate is awarded only to residence buildings wired at least equal to these minimum specifications, and serves the public as a permanent identification of this built-in facility for convenient electrical living.

Whether you intend to build immediately or not, send the attached coupon TODAY for the free booklet on wiring.

Pacific Coast Electrical Bureau

447 Sutter Street
SAN FRANCISCO

*On reverse side of this page is facsimile
of certificate issued to a RED SEAL home.*

PACIFIC COAST ELECTRICAL BUREAU,
Dept. B-69,
447 Sutter St., San Francisco

Please send me, without obligation, the following material which I have checked:

- ☐ Wiring booklet
☐ RED SEAL Application blank

Name.....

Address.....

City.....State.....

THE SYMBOL OF ADEQUATE WIRING

THE RED SEAL is the mark of identification of a service performed in behalf of public interest.

THE SERVICE CONSISTS of the establishment and maintenance of a standard of adequacy in the installation of wiring and other equipment designed to facilitate the utilization of electrical conveniences now available and as they are developed and improved from time to time by the progress of electrical science and invention.

THIS STANDARD OF ADEQUACY is a careful estimate of the requirements of this community as to electric service and is based upon a survey of the conditions under which electric service is utilized in this community.

THIS STANDARD OF ADEQUACY is expressed in the form of the Red Seal Specifications adopted by this organization and approved by The Society for Electrical Development. It represents, therefore, the combined judgment of men experienced in gauging electrical requirements.

AND THIS DOCUMENT is a **CERTIFICATE OF CONFORMITY** to the requirements set up by the above standard of adequacy in the form of the Red Seal Specifications.

IT IS EVIDENCE that the electric wiring in the building located on premises described below provides facilities, such as convenience outlets, lighting outlets, switches and other essentials for the convenient use of electric service in conformity to the Red Seal Specifications of the

Pacific Coast Electrical Bureau

operating, in this community, the **NATIONAL RED SEAL PLAN** to Assure Adequate Wiring.



Certificate No. Date

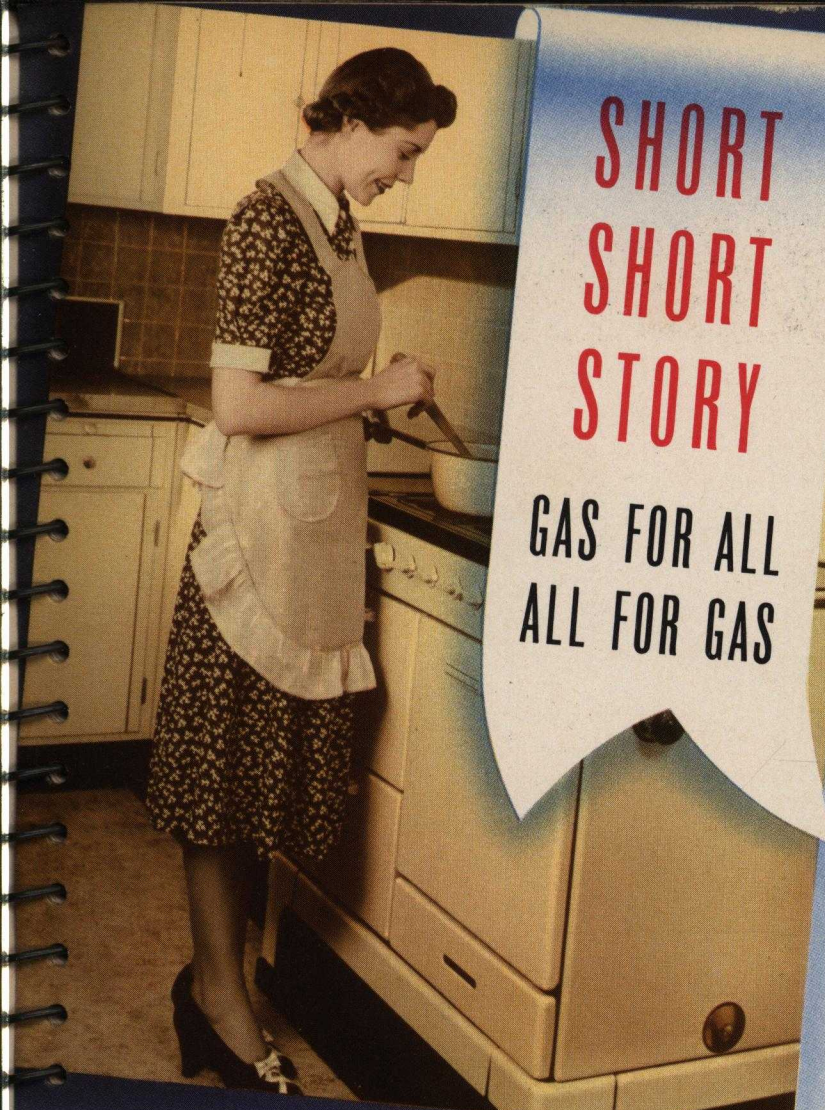
Premises at

City and State

Chairman, Board of Directors

Victor O. Vanthier
Managing Director

Facsimile of certificate issued to a RED SEAL home.



SHORT SHORT STORY

GAS FOR ALL ALL FOR GAS



CHAPTER ONE

A NOT TOO DIFFICULT DECISION

IT DID NOT take me long to decide on a modern gas range for our new home. Nine out of ten of my women friends—and an equal proportion of their friends—prefer gas cooking. Reasons? *Unrivalled speed; absolute dependability; heat control as simple as tuning our radio; automatic operation; perfect results; real economy.* ☆ My new 'CP'* gas range is lovely to look at and a joy to use. It's clean, and easy to keep clean. It combines *all* the best features of the past, with many *new* ideas. Its broiler has won me countless husbandly compliments for delicious meats. Best of all, our monthly gas bills are low; and as for upkeep cost—we just don't have any. ☆ You, too, will always be glad you chose *gas* for cooking. It makes food preparation a happy adventure."

*CP—Certified Performance

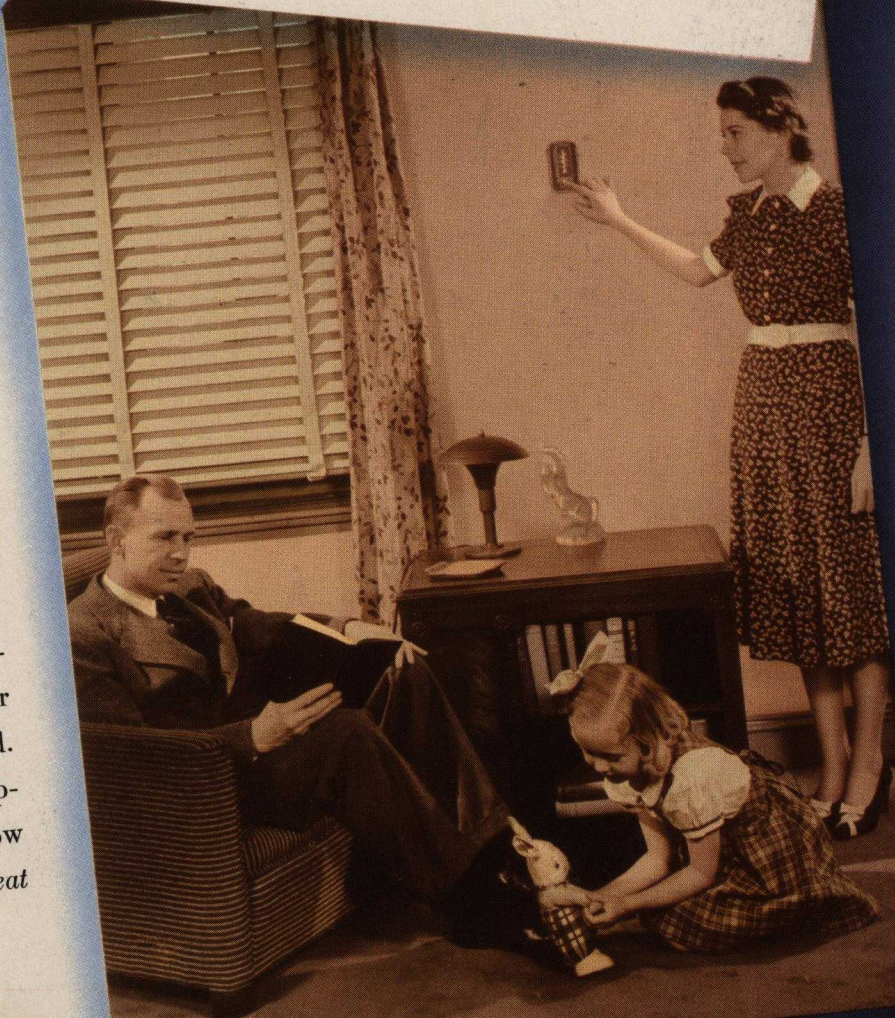


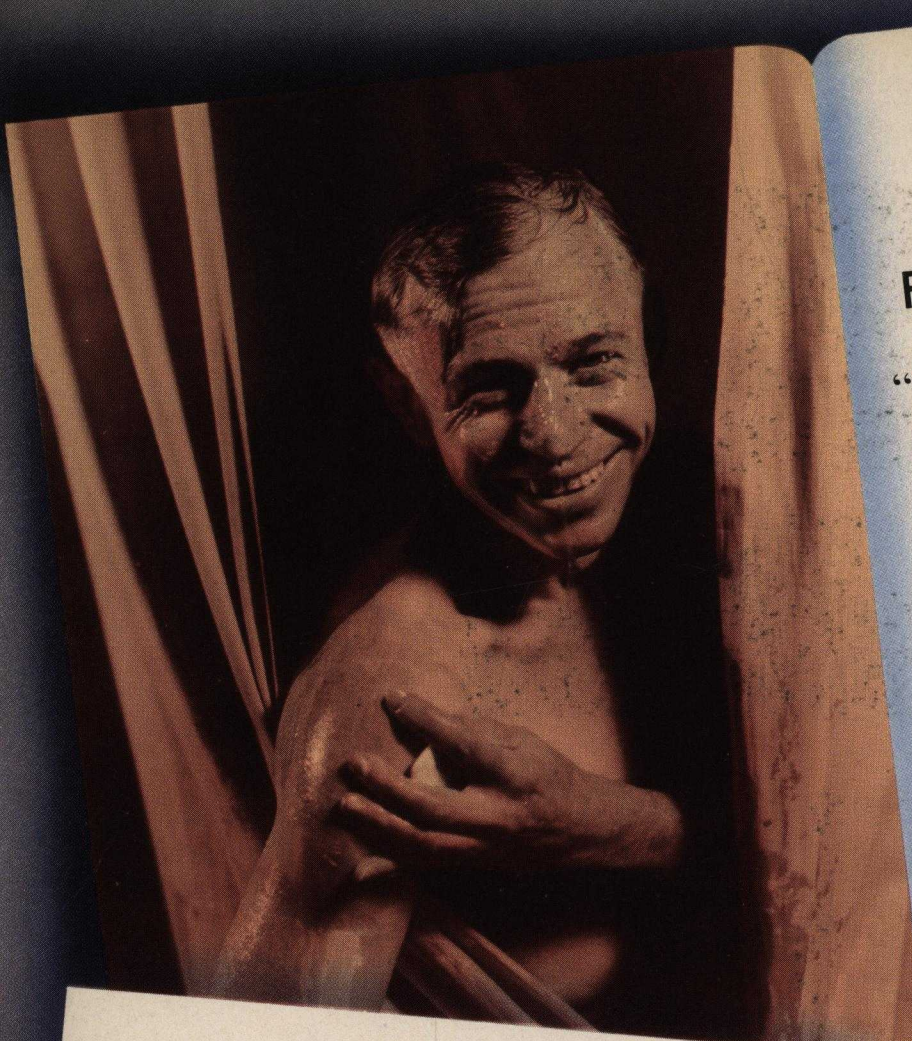
CHAPTER TWO

HOW OUR FAMILY BECAME CIVILIZED

NOT THAT WE were ever savages, but we *were* 'way behind the times until we installed gas heating. John calls it 'armchair' heating because modern gas appliances run themselves. We just set the thermostat for the temperature we want and let science take its course. ☆ My house-cleaning has been almost cut in half, and the children have fewer colds because all our rooms have *uniform* heat with healthful circulation. ☆ We found that gas heating offers wider choice of types and prices than any other method. I know that you can find exactly the heating equipment that fits *your* home and budget—if you follow the advice of leading architects and builders, and *heat economically with the modern fuel, gas.*"

CONTINUED ON NEXT PAGE





CHAPTER THREE

FORECAST—SHOWERS AND WARMER

I WONDER if your family takes as many showers as mine? (Sometimes I think a tub is just a place for Junior to keep his pet turtle!) Anyway, 'Showers' is a safe forecast any day at our house. Some like 'em cold, but most like 'em warmer. That's where our automatic gas water heater shines. Each can 'mix' his own showers to individual satisfaction—without a thought beyond turning a gadget. ☆ When I think of bathing, laundry, dishwashing, John's daily shave—all the constant demands for hot water—I wonder how we could *live* without that automatic gas water heater. If your water heater is the old-fashioned kind, run (don't walk) to the nearest dealer and just say 'Gas Automatic.' You'll never miss the small monthly payments, and—no more 'Cold-water Blues'."

CHAPTER FOUR

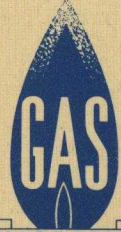


I ENJOY LISTENING TO THE SILENCE

OUR AMAZING, miraculous gas refrigerator freezes *with heat and never makes a sound*. I still can't believe it, but here it is in my kitchen—my pride and joy. Isn't it beautiful? And notice how up-to-date, with all the features that every woman wants: quick-freezing of easy-to-remove ice cubes; ample shelf-space for foods, bottles, dishes of different sizes; cold control; moist-air circulation—everything! ☆ Take my advice—don't decide on any refrigerator until you see and *hear* the difference. The *silent* gas refrigerator has no moving parts to get out of order and runs for as little as 2c a day. You *must* have one too."



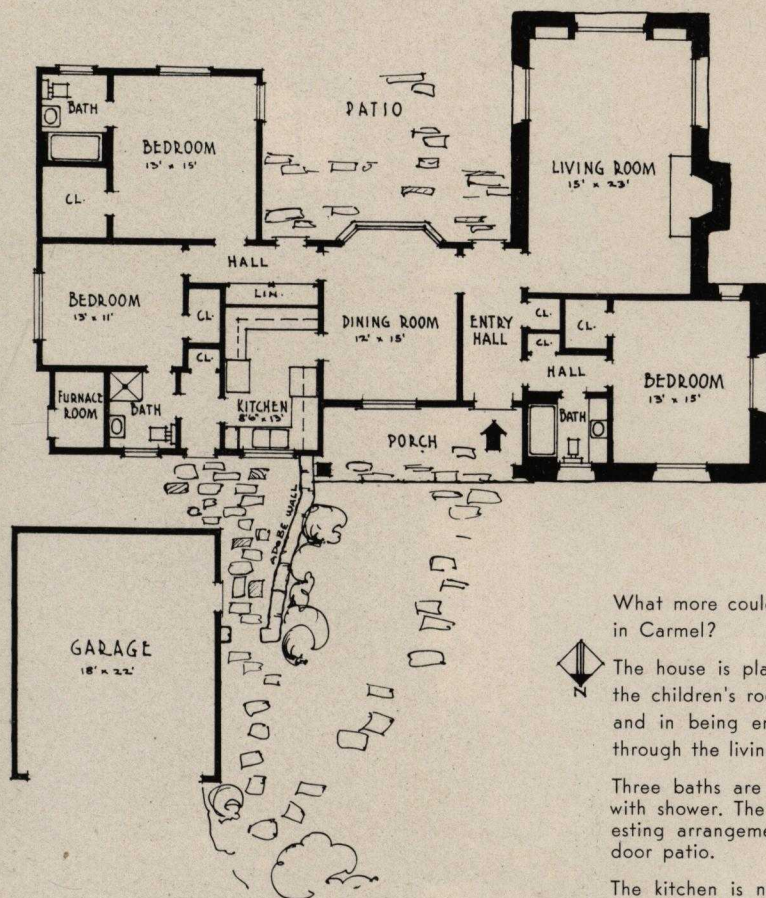
SEE OTHER SIDE



LET GAS DO THE 4 BIG JOBS

THE MODERN FUEL

COOKING • HEATING
WATER HEATING • REFRIGERATION



Plan No. C-47 Carmel

HUGH W. COMSTOCK,
Builder

What more could one want than this low, rambling, thick-walled adobe home in Carmel?



The house is planned for the master bedroom to be entirely removed from the children's rooms. The living room, too, is on the same side of the house, and in being entirely separate there is no reason for youngsters to romp through the living room as they are wont to do.

Three baths are provided, one for each bedroom; two baths with tub, one with shower. The dining room in the center of the house, an unusually interesting arrangement, has at the rear large windows which open to the outdoor patio.

The kitchen is not large, but ample for the requirements. Note that there is plenty of closet space and working surface.

The rear bedroom bath is accessible also to the kitchen. Cost of the house was \$9,500. The drive, garage, garden walls and paths cost another \$665. If \$9,500 were borrowed for twenty years through an FHA insured loan, monthly payments would be approximately:

Principal and 5% interest.....	\$62.70
Mortgage insurance (1/2 of 1%)	3.90
Fire insurance (estimated)	1.59
Taxes (estimated)	14.77

Total.....\$82.96

CONSTRUCTION OUTLINE

EXTERIOR FINISHES—Adobe and Redwood, 1x12 boards and inverted butts.

INTERIOR FINISH—Plaster and painted wood.

ROOF—Tapered resawn Redwood clapboards.

FOUNDATIONS—Concrete.

WIRING—Red Seal.

FLOORS—Oak, tavern grade plank and shorts; linoleum.

PLUMBING FIXTURES—Standard Sanitary Mfg. Co.

WINDOWS AND SCREENS—Soule 1 in. steel casements; Roll Away roll screens.

HEATING—Race winter air conditioning and summer ventilator.

HOT WATER—Gas storage type.

GLASS AND MIRRORS — Penvannon "A" grade.

PATIOS AND WALKS — Carmel Chalk rock.

WALLS—Bitudobe.

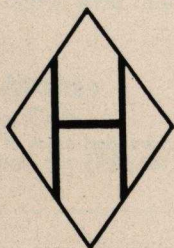


Give your home **EXTRA BEAUTY** *...and* **EXTRA VALUE too!**

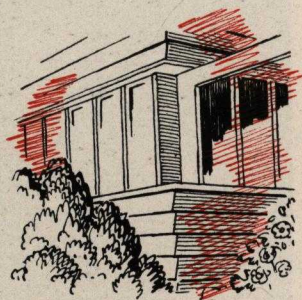
IT is no accident that outstandingly beautiful homes are so frequently built of Hammond Redwood. Special care in every process of manufacture gives Hammond Redwood, already one of the world's most useful woods, extra values in beauty and usefulness.

For the outside of your home Hammond offers 150 different widths and styles of siding. It's easy to choose just the right "pattern" for your house from such a selection!

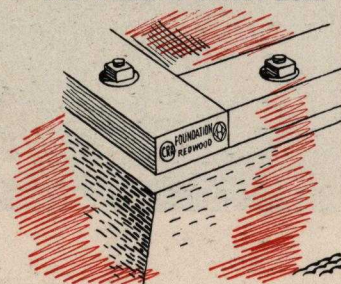
Hammond Redwood insures high paint-holding power, low maintenance costs, and high resale value ... and gives you the extra value of long-lasting beauty!



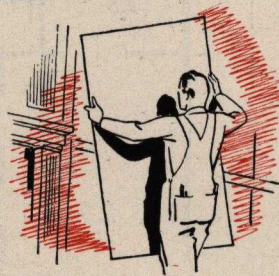
• This symbol identifies Hammond products. Reputable lumber dealers in your community handle "Diamond-H" Quality Redwood.



• "Exterior decoration" is easy with Hammond siding. 150 different "Certified Dry" styles and widths to choose from!



• Safeguard that vital area between house and foundation with Hammond Foundation Redwood. Termite and rot-resistant.



• Hammond plywood comes in sizes up to 48 x 96 inches! Every piece is phenol-resin bonded. Easy to install. Use it for interior panels.

HAMMOND

Redwood's Most Distinguished Name

HAMMOND REDWOOD COMPANY

417 Montgomery Street
SAN FRANCISCO



Samoa

MILLS

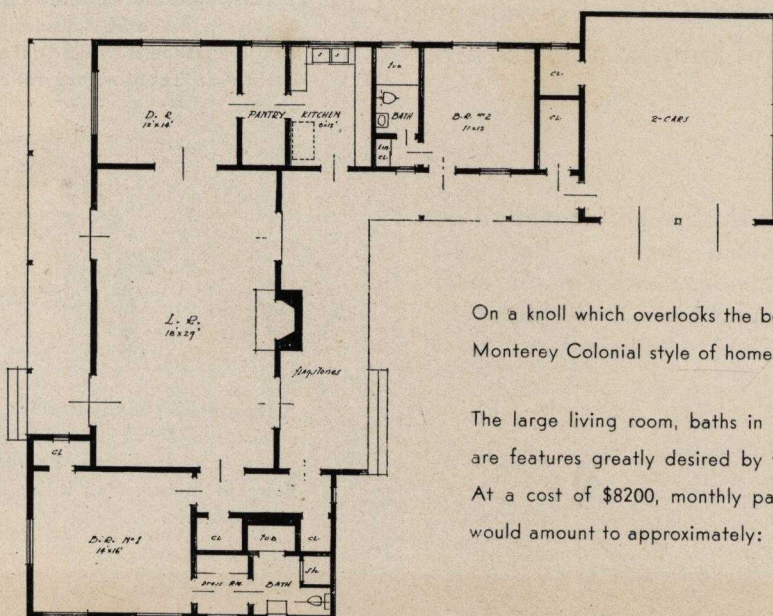
Eureka



1031 South Broadway
LOS ANGELES



Photo by David Atwater



Plan No. C-29--Kentfield

R. F. JOHNSON & SONS
Builders

Loan by
CROCKER FIRST NATIONAL BANK

On a knoll which overlooks the beautiful wooded areas of Merin County stands this rambling, Monterey Colonial style of home.

The large living room, baths in connection with each bedroom, and large covered porches are features greatly desired by those who wish a home in the country, yet near the city.

At a cost of \$8200, monthly payments if financed under a twenty year FHA insured loan would amount to approximately:

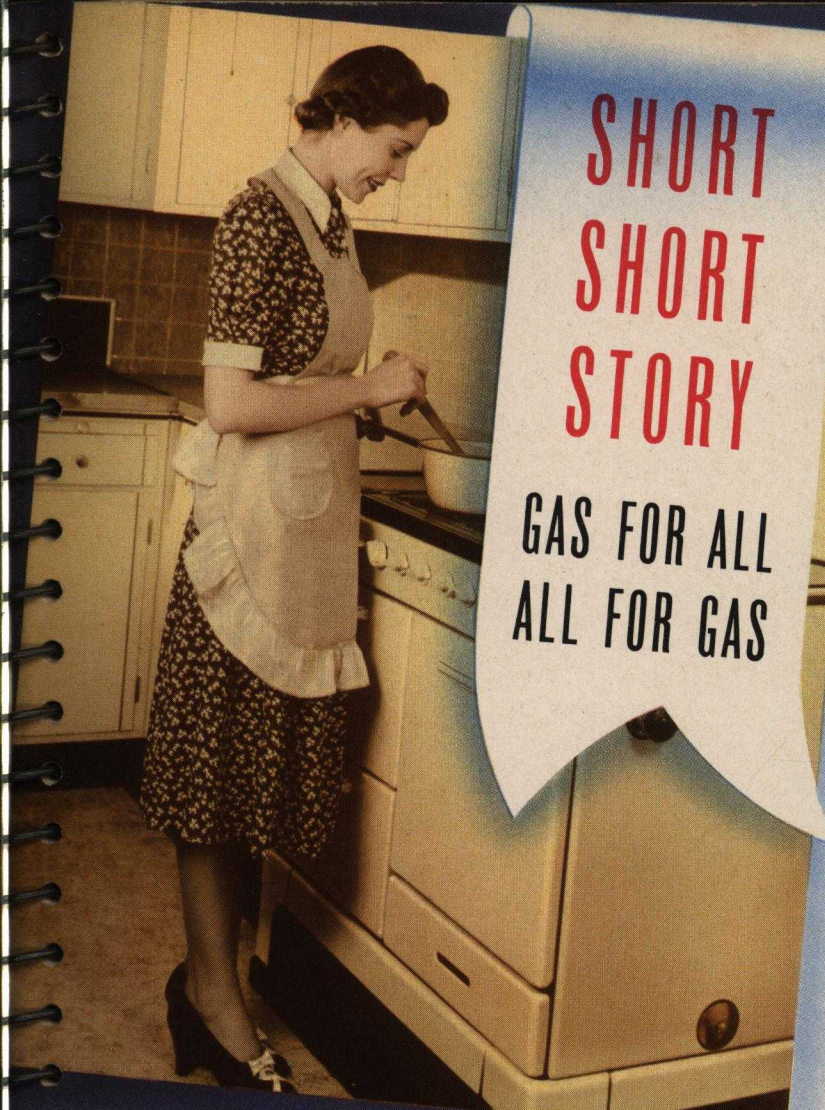
Principal and 5% interest.....	\$54.12
Mortgage insurance (1/2 of 1%).....	3.36
Fire insurance (estimated).....	1.37
Taxes (estimated)	12.71
Total.....	\$71.56

CONSTRUCTION OUTLINE

FOUNDATION—Concrete.
EXTERIOR—Redwood.
ROOF—Shakes.
HEATING and AIR CONDITIONING—
Gas furnace, Pacific.

KITCHEN — Gas range, refrigerator,
linoleum floor.
WINDOWS—Steel sash.
DOORS—Wood, French doors in living
room.

WATER HEATER—Gas, Day & Night.
FIREPLACE—Red brick.
INTERIOR FINISH—Part stucco, part
wall paper.
GLASS—Libbey-Owens-Ford.



SHORT SHORT STORY

GAS FOR ALL ALL FOR GAS



CHAPTER ONE

A NOT TOO DIFFICULT DECISION

IT DID NOT take me long to decide on a modern gas range for our new home. Nine out of ten of my women friends—and an equal proportion of *their* friends—prefer *gas* cooking. Reasons? *Unrivalled speed; absolute dependability; heat control as simple as tuning our radio; automatic operation; perfect results; real economy.* ☆ My new 'CP'* gas range is lovely to look at and a joy to use. It's clean, and easy to *keep* clean. It combines *all* the best features of the past, with many *new* ideas. Its broiler has won me countless husbandly compliments for delicious meats. Best of all, our monthly gas bills are low; and as for upkeep cost—we just don't have any. ☆ You, too, will always be glad you chose *gas* for cooking. It makes food preparation a happy adventure."

*CP—Certified Performance

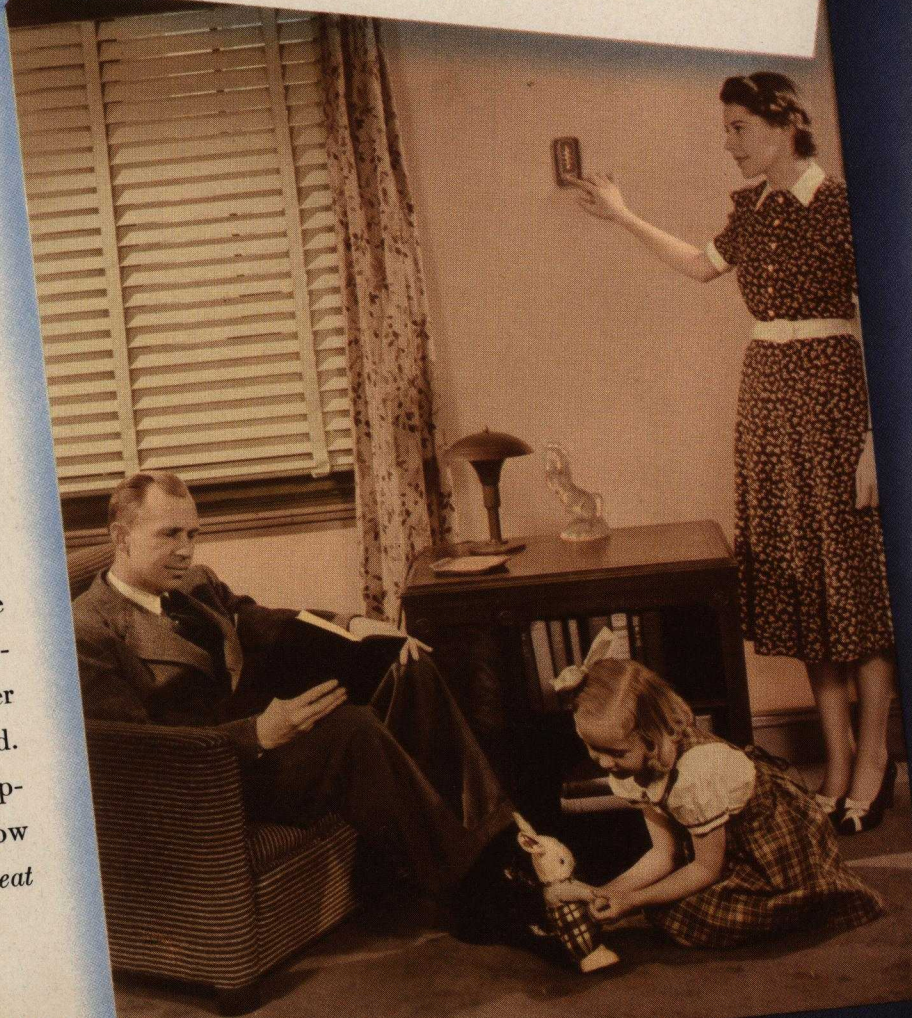


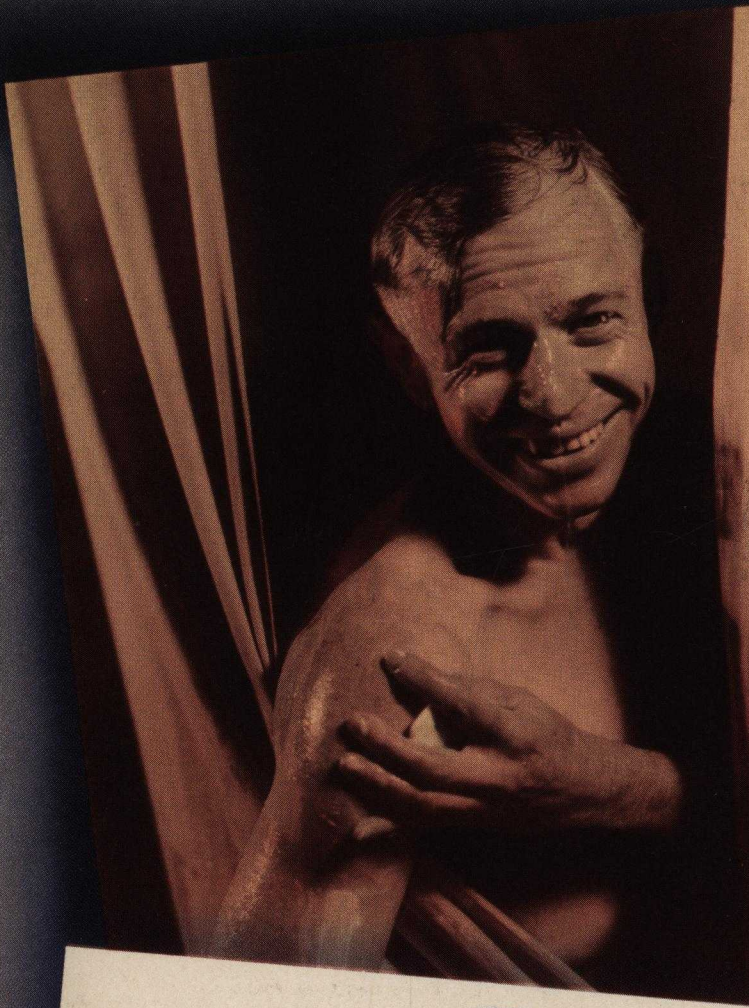
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CONTINUED ON NEXT PAGE





CHAPTER THREE

FORECAST—SHOWERS AND WARMER

I WONDER if your family takes as many showers as mine? (Sometimes I think a tub is just a place for Junior to keep his pet turtle!) Anyway, 'Showers' is a safe forecast any day at our house. Some like 'em cold, but most like 'em warmer. That's where our automatic gas water heater shines. Each can 'mix' his own showers to individual satisfaction—without a thought beyond turning a gadget. ☆ When I think of bathing, laundry, dishwashing, John's daily shave—all the constant demands for hot water—I wonder how we could *live* without that automatic gas water heater. If your water heater is the old-fashioned kind, run (don't walk) to the nearest dealer and just say 'Gas Automatic.' You'll never miss the small monthly payments, and—no more 'Cold-water Blues'."

CHAPTER FOUR

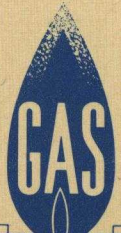


I ENJOY LISTENING TO THE SILENCE

O UR AMAZING, miraculous gas refrigerator *freezes with heat and never makes a sound*. I still can't believe it, but here it is in my kitchen—my pride and joy. Isn't it beautiful? And notice how up-to-date, with all the features that every woman wants: quick-freezing of easy-to-remove ice cubes; ample shelf-space for foods, bottles, dishes of different sizes; cold control; moist-air circulation—everything! ☆ Take my advice—don't decide on any refrigerator until you see *and hear* the difference. The *silent* gas refrigerator has no moving parts to get out of order and runs for as little as 2c a day. You *must* have one too."



SEE OTHER SIDE



LET GAS DO THE 4 BIG JOBS

THE MODERN FUEL

COOKING • HEATING
WATER HEATING • REFRIGERATION

Plan No. C-30

Palo Alto

ROLAND IRVING STRINGHAM,

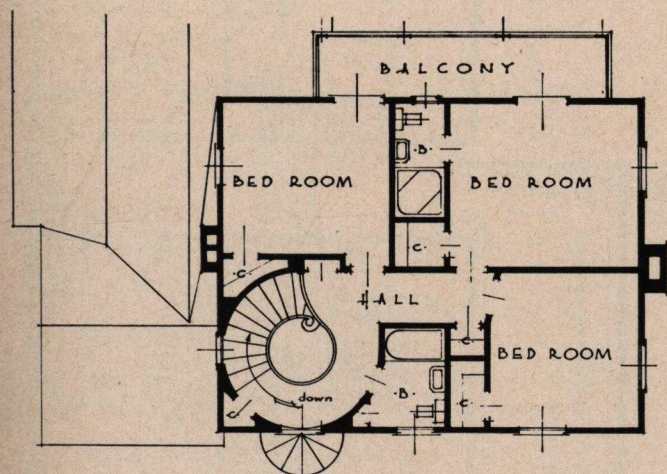
Architect

C. W. KEMPER,

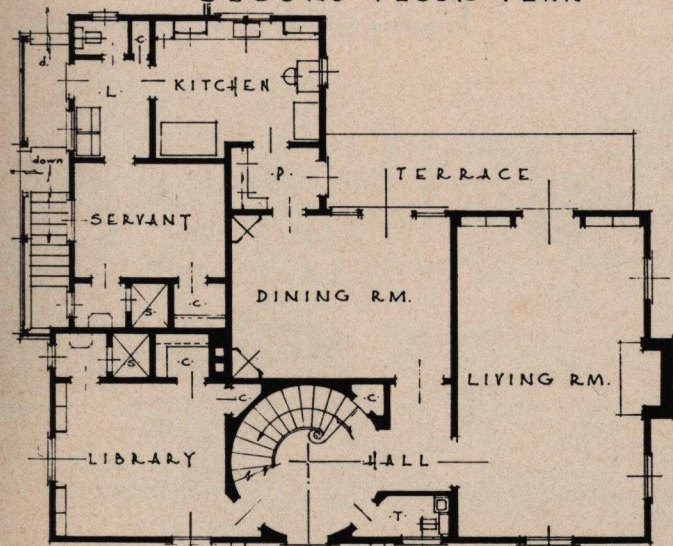
Builder

For those who like luxury living at modest cost, architect and builder combined artistry with practicability in this intriguing home. In the entry is a spiral stairway leading to the second floor which provides three bedrooms, two opening onto a balcony, and two baths.

A library to the left of the entry supplements the spacious living room, and a service pantry separates kitchen and dining room. Servant's quarters also are provided on the first floor.



SECOND FLOOR PLAN



The construction cost of this house was about \$14,800. If financed under a 20-year FHA insured mortgage for that amount, the monthly payments would approximate \$118.85.

Principal and 5% interest.....	\$ 89.69
Mortgage insurance premium.....	6.29
Fire insurance premium.....	2.22
Taxes (estimated)	20.65

Total.....\$118.85

CONSTRUCTION OUTLINE

FOUNDATIONS—Reinforced concrete with integral waterproofing in basement walls; tile drainage for subsurface and rain water; concrete basement floor; gravel drive.

MASONRY—Common brick for chimney and paving; blue Belgian marble mantel facing.

STRUCTURE—Diagonally braced wood frame with cedar shingle roof; redwood gutters.

SHEET METAL—Galvanized iron flashings; leadclad valleys, crickets and leaders; leadclad entrance hood.

PLASTER—Exterior cement plaster over woven wire mesh; interior lime plaster over ECOD fabric.

TRIM—Redwood exterior trim; sugar pine window sash; Douglas fir interior trim; Ponderosa pine walls in library.

STAIRS—Circular stairs by Philbrick.

FLOORS—Linoleum in kitchen and bath rooms; select oak elsewhere, stained and waxed.

PAINTING—Lead in oil, three coats exterior, four coats interior; walls in kitchen and bathroom canvas; other walls papered.

PLUMBING—Standard Pacific fixtures; copper water piping, hot and cold.

ELECTRICAL—Knob and tube system.

HEATING—Electrogas with fan, filters, summer switch.



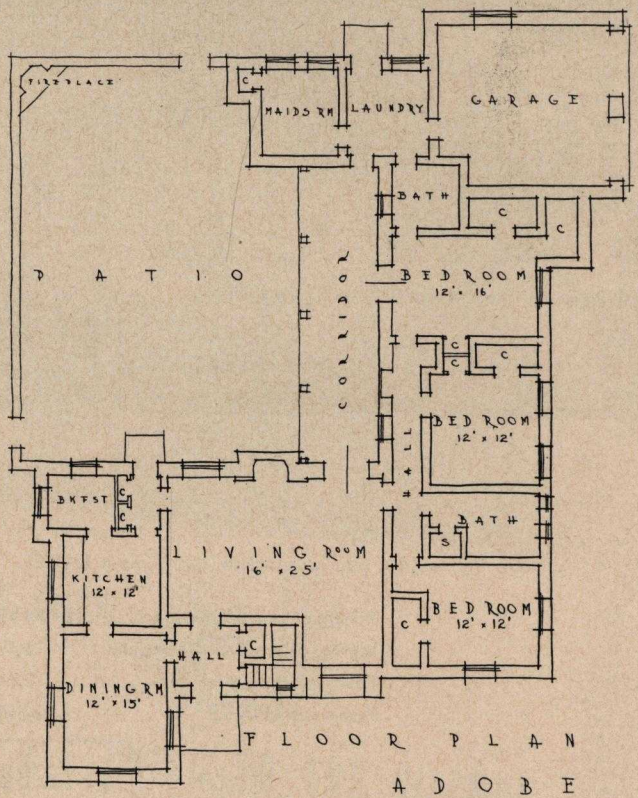
Plan No. C-31

Bakersfield

(At left)

CLARENCE CULLIMORE,
Architect

Z. L. MURRAY,
Builder

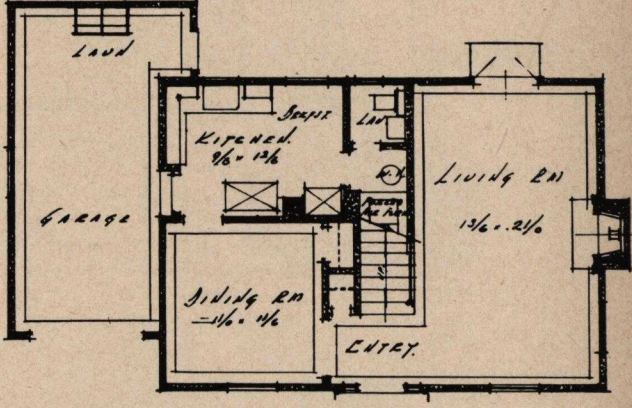
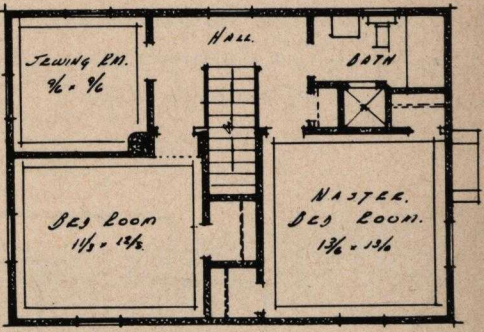


Sun dried adobe bricks, reminiscent of early California, are featured in the construction of this attractive home which rambles around a patio. The roof is hand-split redwood shakes, and the exterior is cement plastered on heavy reinforcing wire. Interior is plastered.

Cost of construction was approximately \$9000. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$77.12 a month.

Principal and 5% interest.....	\$59.40
Mortgage insurance premium.....	3.82
Fire insurance premium.....	1.35
Taxes (estimated)	12.55

Total.....\$77.12



Plan No. C-32-- Alameda

(Below and right)

PAUL HAMMARBERG,
Architect

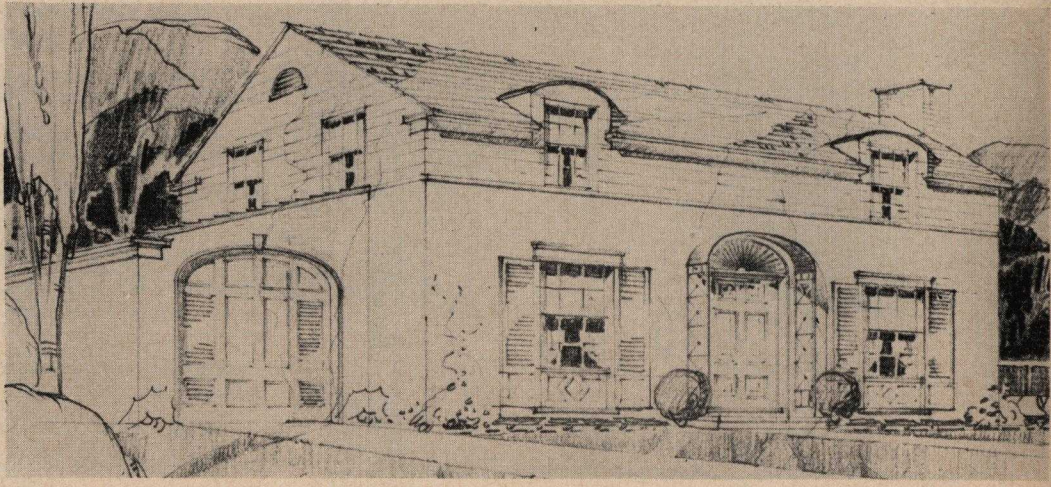
GEORGE WINDSOR,
Builder

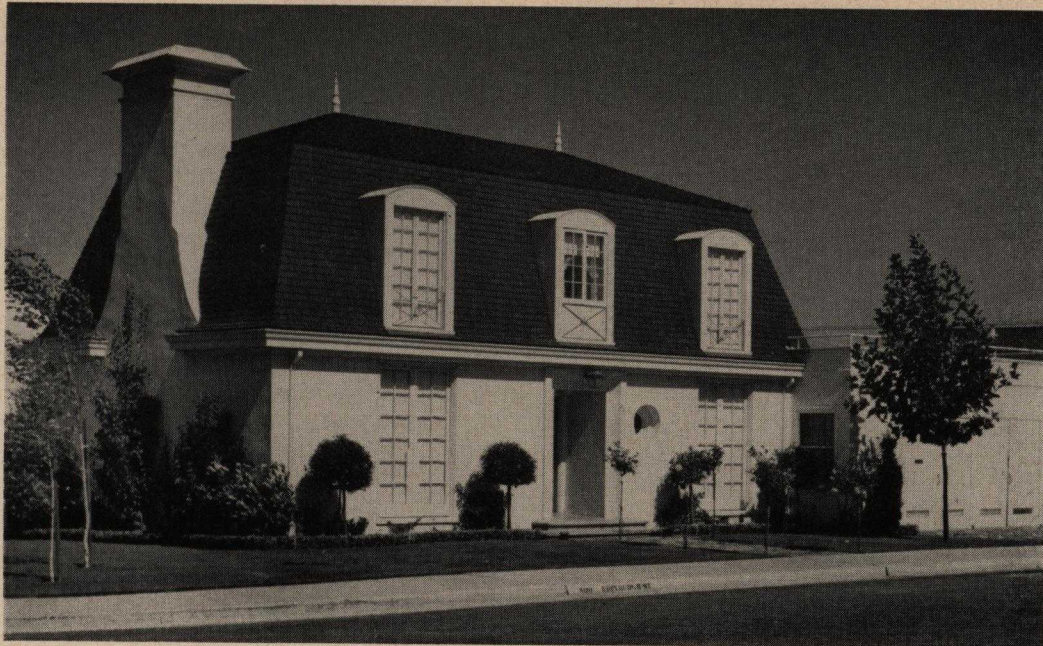
Here is a small, compact Colonial home of an economical and efficient design for the family of modest income. The second floor contains two bedrooms and bath and a sewing room which can be converted into a guest room or third bedroom.

Cost of construction was approximately \$5800. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$49.71 a month.

Prin. and 5% int.....	\$38.28
Mort. ins. prem.....	2.47
Fire ins. prem.....	.87
Taxes (estimated)	8.09

Total.....\$49.71



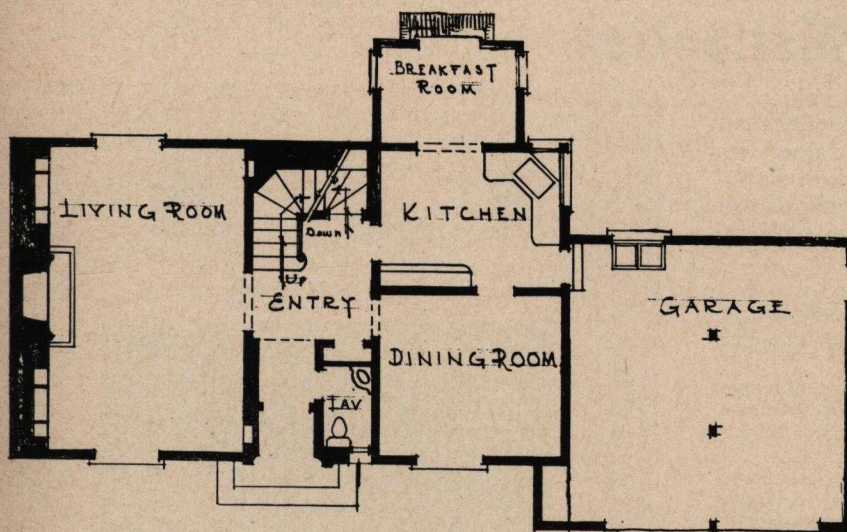


—Photo by HOWARD B. HOFFMAN, Staff Photographer

Plan No. C-33 -- San Mateo

MARIO CORBETT,
Architect

CHARLES PEDERSON,
Builder

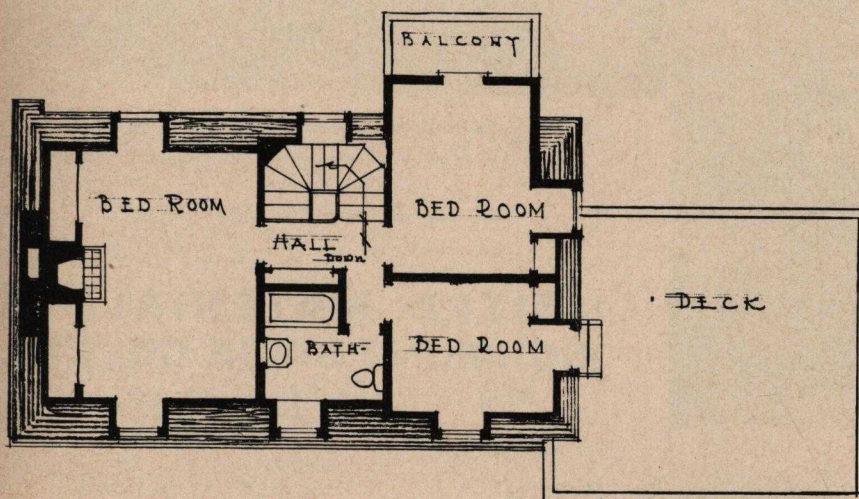


A small French house, true to type in all details, borrows its pattern from Versailles. Careful planning is attested by room arrangement, with an entry providing access to any part of the house without passing through other rooms. The interior finish, furnishings and decorations were carried out in keeping with the architect's conception, making a completed product pleasing in every detail.

If the entire construction cost of \$7800 were financed under a 20-year FHA insured mortgage, the payments would be approximately \$66.97 a month.

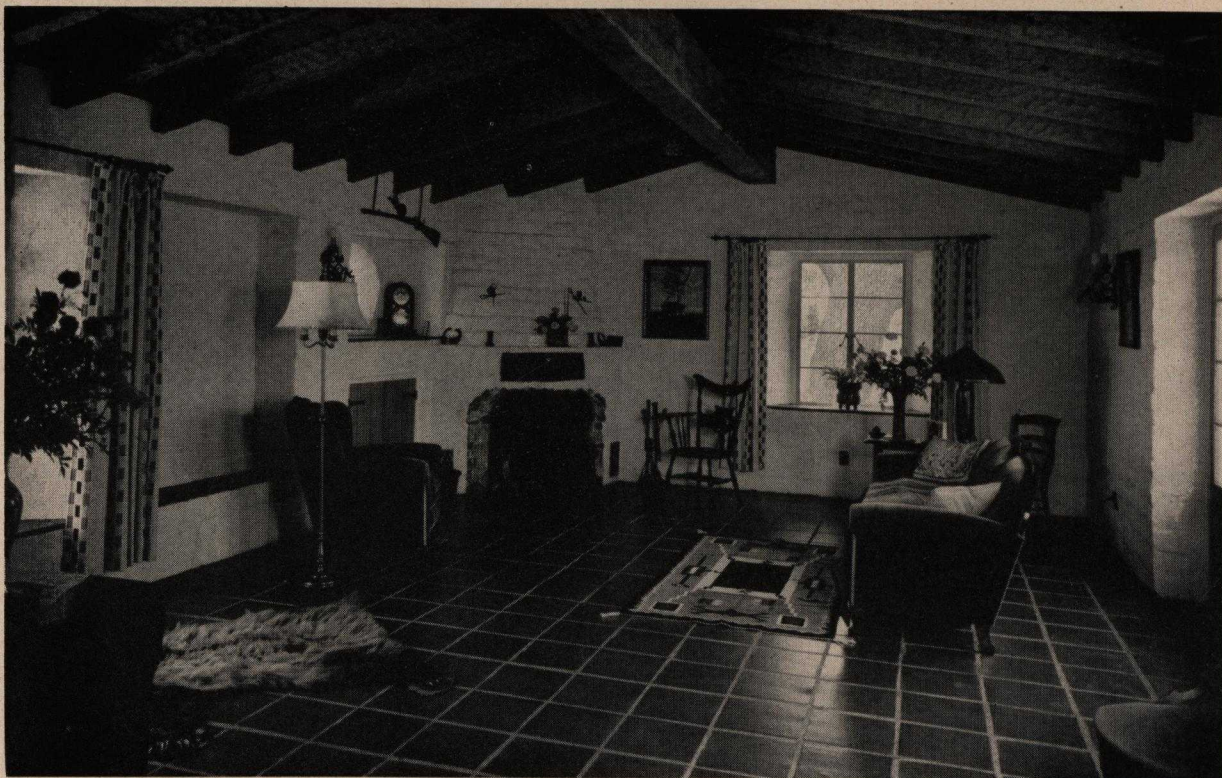
Principal and 5% interest.....	\$51.48
Mortgage insurance premium....	3.20
Fire insurance premium.....	1.29
Taxes (estimated)	11.00

Total..... **\$66.97**



CONSTRUCTION OUTLINE

TYPE OF CONSTRUCTION—Frame and stucco
 EXTERIOR—Sand finish plaster
 ROOF—Redwood shingles
 FLOORS—Oak
 INTERIOR WOODWORK—Pine
 SCREENS—Copper
 KITCHEN—Enamel sink; gas range; pine cabinets



Clay Products of Distinction

There IS something new under the sun for your new home. Richmond Brick Company has developed a 12" x 12" tile, marvelously well adapted to floors in Monterey style homes (shown above); patios, walks and decks. It is a finished, perfected tile and scored for splitting (with no waste) so that it goes twice as far if split and laid in ordinary concrete base.

Yet this is only one of the many beautiful modern tile, bricks and other clay products developed by United Materials and Richmond Brick Company for your home. For instance, charm may be added at little cost with . . .

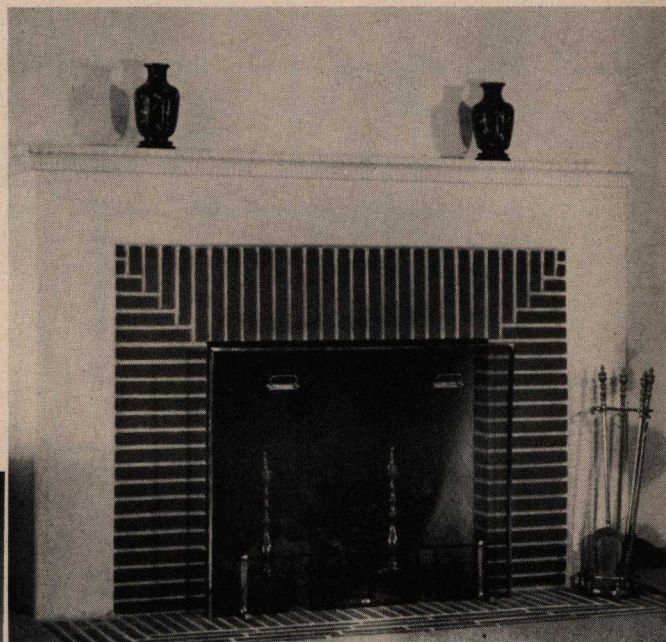
. . . thin, long bricks (called Roman) in many different shades from buff to deep red, in smooth and wire cut textures. They are strikingly effective in the mode moderne designs.

. . . Our paving brick, too, in which we specialize is made of a hard shale—for steps and walks—in buff and red shades and of proper size for a variety of architectural treatments.



Exterior walls and chimney of Clinker Paving Brick; steps of Standard Red Pavers.
Photos by Howard Hoffman

Home for Mr. and Mrs. Norman Angell, Palo Alto (for other pictures of this home, please see Plan C-90, page 109). Floor is 12" x 12" Red Tile laid on thin bed of concrete. Top surface is waxed.



Fireplace and house to the left, home for Mr. and Mrs. E. J. Freethy, Richmond. Of 12" Red Smooth Roman Brick, with plain design and same effect for hearth. Pryce Roberts, Brick Contractor.

For your new home, be sure the architect
and contractor use quality products of

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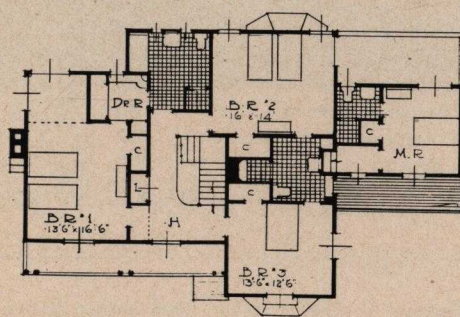
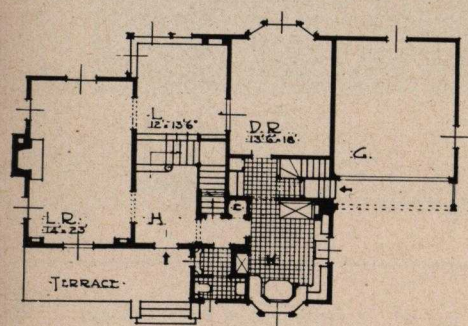
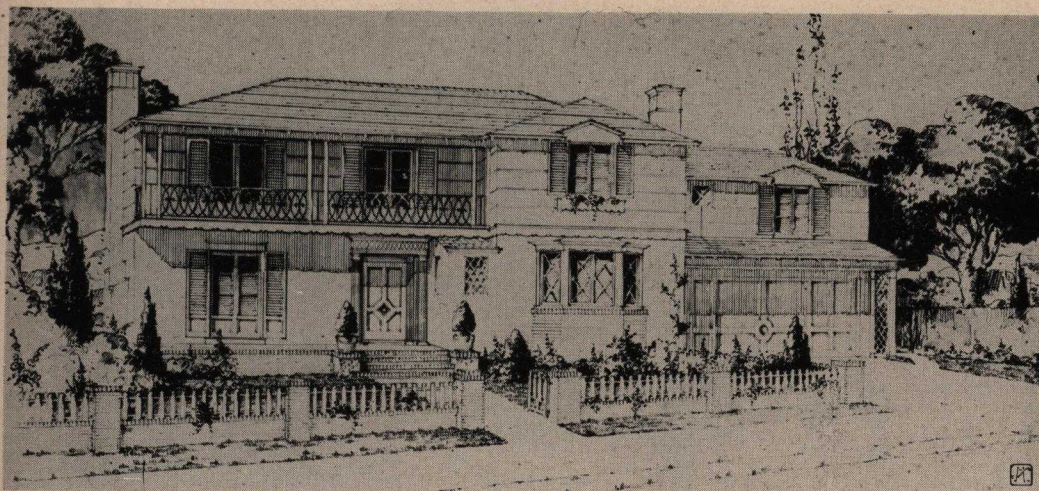
Phone San Francisco Office - - HEmlock 4051

or

Phone Plant - - - - - RIchmond 226

or write

P. O. BOX 7 POINT RICHMOND, CALIFORNIA
CALIFORNIA HOMES PLAN BOOK for 1939



Plan No. C-34--San Francisco

HAROLD G. STONER, Architect

STONESON BROS., Builders

Financed by THE SAN FRANCISCO BANK

No expense was spared by Stoneson Bros. to make this model home an outstanding exhibit for San Francisco. The architectural style developed by Architect Stoner is West Indian Colonial.

Downstairs is a large living room, ample sized kitchen, library and dining room. On the second floor are three bedrooms as well as maid's room, three baths, dressing rooms, plenty of closet space—everything one could want in a large home for city living.

Cost of the house and lot was \$21,500. If the maximum amount

allowed under an FHA insured loan for twenty years, \$16,000, were borrowed, monthly payments would approximate:

Principal and 5% interest.....	\$105.60
Mortgage insurance (1/2 of 1%)..	6.57
Fire insurance (est.)	2.67
Taxes (average in Calif.).....	24.80

Total.....\$139.64

CONSTRUCTION OUTLINE

FOUNDATION—Concrete.

TYPE OF CONSTRUCTION—Frame. West Indian Colonial.

EXTERIOR OF CONSTRUCTION—Stucco. Redwood siding.

ROOF—Composition shingles—Pabco.

DOOR AND WINDOW FRAMES—Wood.

PORCHES—Wood.

STEPS, TERRACES, WALKS, CHIMNEY AND FIREPLACE— Brick—
United Materials and Richmond Brick Co.

FLOORS—Hardwood Parquet—A. Antonchuk.

FLOOR COVERINGS—Linoleum.

INTERIOR WOODWORK—Ponderosa Pine.

INTERIOR FINISH—Painted.

INSULATION—Cork.

ELECTRIC WIRING—Knob and tube—Richmond Electric Co.

LIGHTING—Direct.

ELECTRIC FIXTURES—Crystal—Incandescent Supply Co.

PLUMBING—Standard Sanitary.

BATHROOM FLOOR AND WALLS—Tile—Cummings & Morton.

HEATING—Warm air—Gas fired.

AIR CONDITIONING—Yes.

GLASS—W. P. Fuller—Double strength.

BUILDING PAPER—Brownskin.

MILL WORK—Pacific Manufacturing Co.

HARDWARE—S. Mariani & Son.

LUMBER—Smith Lumber Co.

MIRRORS—W. P. Fuller.

SCREENS—Pacific Mfg. Co.

WEATHER STRIPS—Parker.

KITCHEN:

SINK—General Electric.

RANGE—General Electric.

REFRIGERATOR—General Electric.

CABINETS—Wood.

FLOOR COVERING—Linoleum.

HOT WATER HEATER—Richmond.

FENCING—Brick and Wood.

LANDSCAPING—M. O. Preston.

LAUNDRY EQUIPMENT—Bendix Washer.

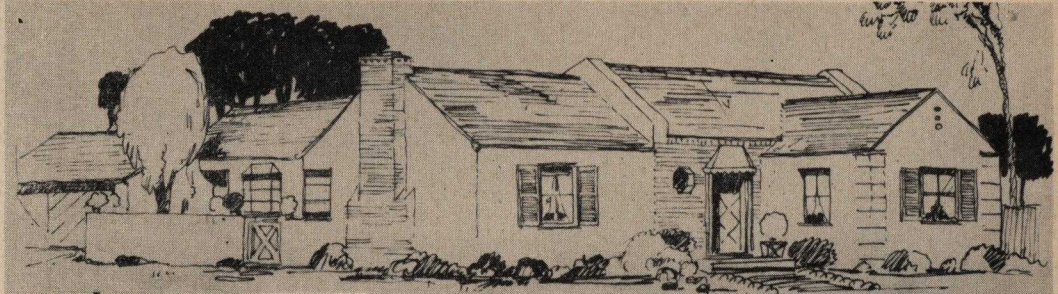
WINDOW BLINDS—Wonder Blind—Metal.

Plan No. C-35

Sacramento

HERBERT E. GOOD-
PASTOR,
Architect

C. C. RUBY,
Builder

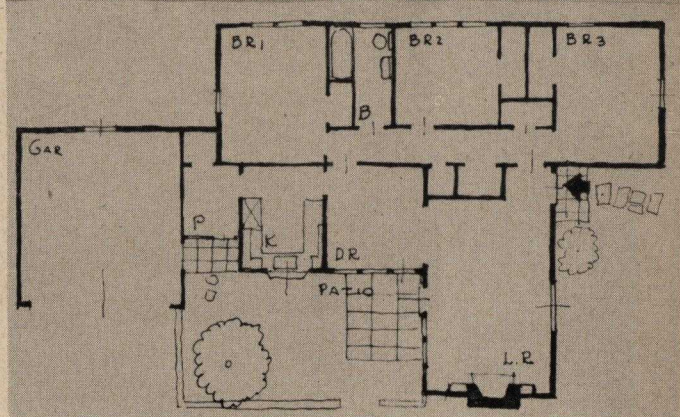


A small home built around a patio terrace. The exterior is stucco with redwood siding and brick veneer, topped with a cedar roof. The interior finish is stucco and wall paper. Steel sash is used, and heating is by gas furnace.

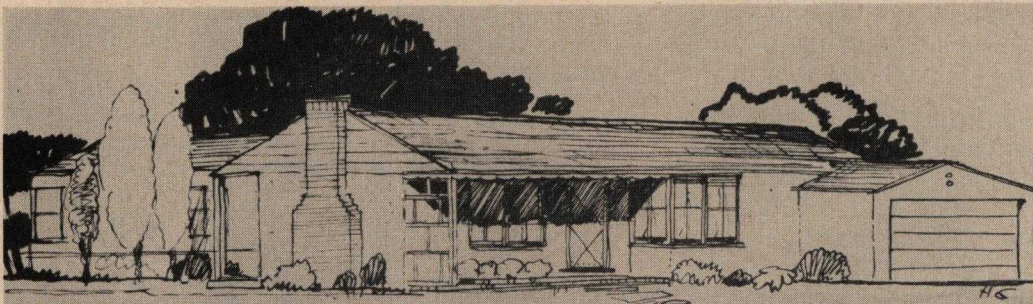
Cost of construction was approximately \$6,000, and if financed under a 20-year FHA insured mortgage for that amount the payments would be about \$51.42 a month.

Principal and 5% interest.....	39.60
Mortgage insurance premium.....	2.55
Fire insurance premium.....	.90
Taxes (estimated)	8.37

Total.....\$51.42



On this page Mr. Herbert E. Goodpastor, well known Sacramento architect who specializes in the creation of homes, presents two unusual houses in the popular price bracket . . . unusual, too, in the fact that each provides three bedrooms, yet either can be built and paid for on monthly terms no greater than average rent required for a less roomy dwelling.

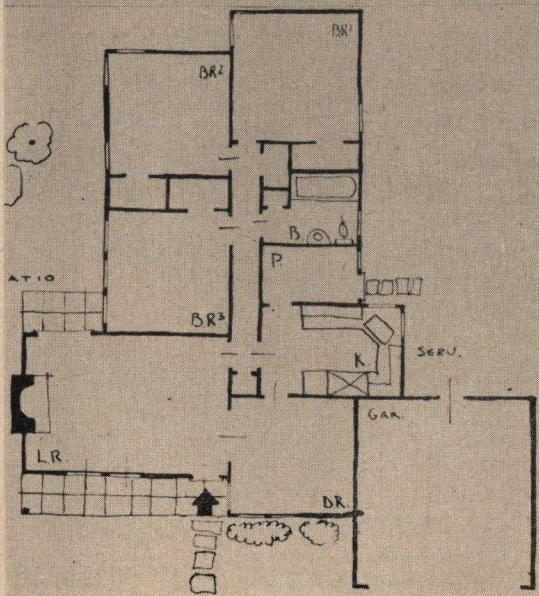


Plan No. C-36

Marysville

HERBERT E. GOOD-
PASTOR,
Architect

C. A. OTTO,
Builder



Here is an attractive frame house with stucco and redwood siding and cedar roof. The interior is finished in stucco and knotty pine. Wood double hung sash. Heating is by gas floor furnaces. The living room opens onto a patio terrace at the side, overlooked by two bedrooms.

Cost of construction was approximately \$5800, and if financed under a 20-year FHA insured mortgage for that amount the payments would be about \$50.65 a month.

Principal and 5% interest.....	\$38.28
Mortgage insurance premium.....	2.38
Fire insurance premium.....	.97
Taxes (estimated)	9.02

Total.....\$50.65



Plan No. C-37--Treasure Island

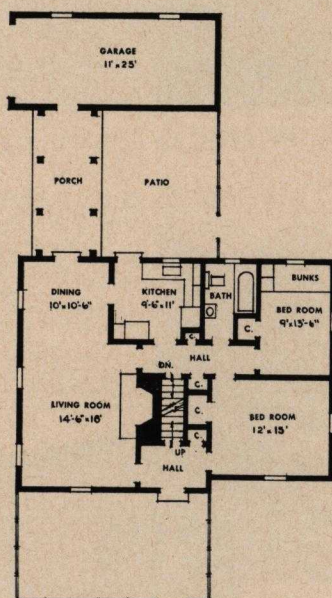
ROYAL BARRY WILLS, Architect

MOORE & ROBERTS, Builders

Cape Cod comes to the Fair in the White Colonial cottage which is Western Pine Association's contribution to the exhibit of western products on Treasure Island. In effect, this house spans the continent to bring the popular Cape Cod home of traditional New England architecture to the shores of San Francisco bay, where it meets the pines produced in western states.

The house contains five rooms, with detached garage which forms one side of a sheltered patio and is reached through a porch. The lumber and architectural woodwork are of Idaho white pine, ponderosa pine and sugar pine. Wide bevel siding, shutters, doors of varying Colonial styles, paneling in both clear and knotty pine, and special detailed millwork are some of the items shown in finished form and harmonious colors. This pine house serves as a practical demonstration of the beauty and comfort which can be incorporated at modest cost into a small frame house adapted to modern needs.

Special attention was given to the finishing treatments in the house. A blonde finish was used on the knotty pine wainscoting and staircase woodwork in the front hall. All the woodwork in the living room-dining room is stained a soft, pale brown; the back of the China cupboards are finished to harmonize with the color of the drapes; and



the plastered walls and ceilings are in oyster white eggshell enamel.

The kitchen cabinets and walls are enameled an oyster white with a maroon accent color at the cornice, and a like finish in the linoleum. The walls of the front bedroom are papered with Chinese grass cloth in pale brown with an oyster white enameled ceiling. The knotty pine walls, doors and trim in the bunk room are finished in a thinned white lead paint with knots and figured grain showing through. The ceiling is ivory colored wood art tile. A blue and white color scheme is carried out in the bathroom.

The home was completely furnished by Breuner's of Oakland. Pryanco specialties were used throughout the house, including such products as flushlights, medicine cabinet, kitchen ventilating fan and door chimes.

The cost of duplicating construction of this all-pine house will range from five to six thousand dollars, according to location and other factors. Assuming that the cost of construction were the top figure, \$6000, and that financing was arranged through a 20-year FHA insured mortgage for that amount, the monthly payments . . . including taxes and fire insurance . . . would be approximately

\$51.42

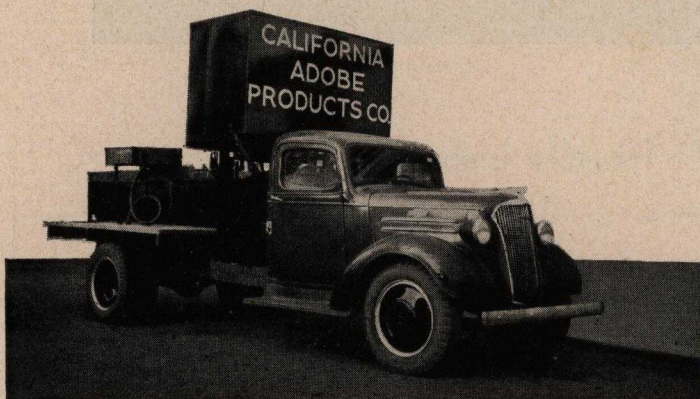
... more and more

**OWNERS and
BUILDERS**

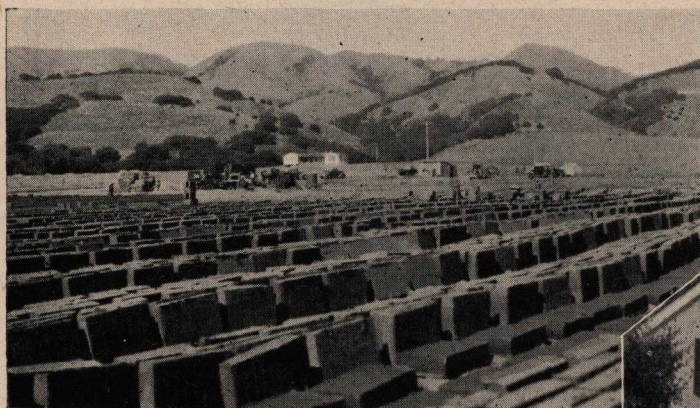
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Bitudobe
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for **COMFORT, DURABILITY and BEAUTY**



*Modern mixing equipment for manufacture of BITUDOBE Bricks.
Hans Sumpf, Fresno, California.*



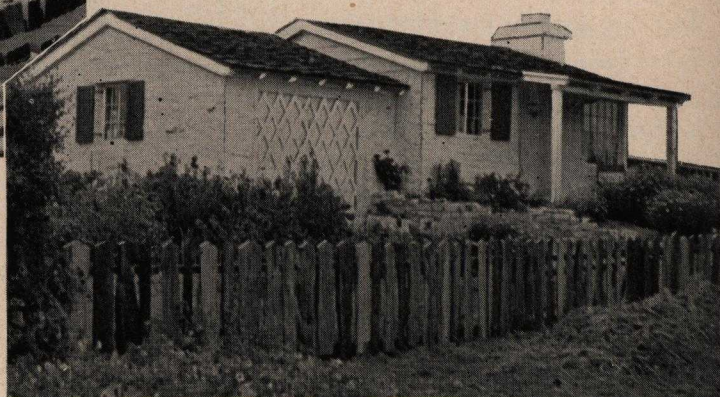
Brick casting and drying yard near Carmel.

**For complete data regarding
BITUDOBE consult your local
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BITUDOBE is the American Bitumuls Company's trade name for bricks of soil which have been scientifically treated with Bitudobe Stabilizer.

Owners and builders are enthusiastic about this only improvement of all time in the ancient art of adobe construction because—

- ★ Bitudobe buildings are cool in summer, warm in winter . . . livable in all climates.
- ★ Resistant to moisture from all sources . . . sound proof . . . fireproof . . . weatherproof . . . durable.
- ★ Beautiful designs which represent tradition of the West, are best expressed with Bitudobe.



*Modern BITUDOBE dwelling, designed and built by Hugh W. Comstock,
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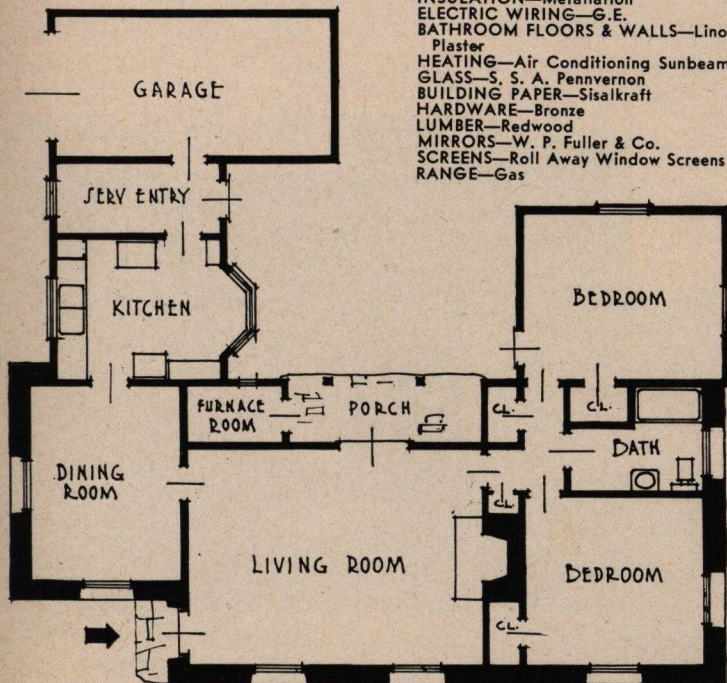
(HOUSE—above)

Here is a plan that many home builders can carry out. First the house was built (above) of redwood clapboard and carmel rock. A year and a half later, after shrubs and garden were planted, the combination guest house-studio was built of Bitudobe (pictured at right). The property being on a corner, it was possible to design each house to have its own garage.

Cost of the house only was \$6600, which amount if financed with a 20 year FHA insured loan would call for monthly payments of about:

Principal and 5% interest.....	\$43.56
Mortgage ins. (1/2 of 1%).....	2.71
Fire insurance (est.).....	1.10
Taxes (est.).....	10.26

Total.....\$57.63

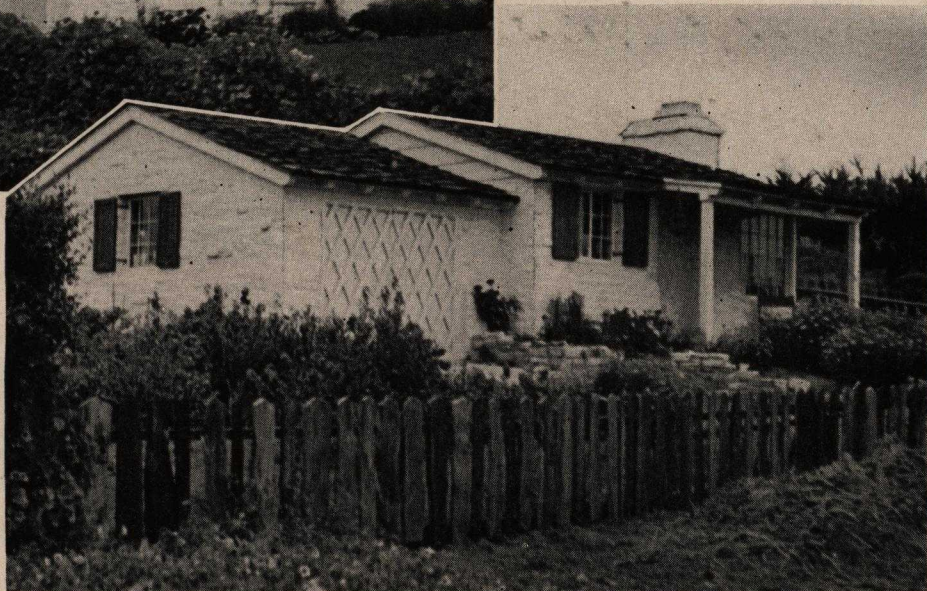


CONSTRUCTION OUTLINE (House)

FOUNDATION—Concrete
TYPE OF CONSTRUCTION—Frame
EXTERIOR SURFACE—Carmel Rock and Redwood Clapboard
ROOF—Redwood Clapboard
PORCHES, STEPS & TERRACES—Carmel Patio Rock
WALKS—Decomposed Granite
CHIMNEY & FIREPLACE—Carmel Rock
FLOORS—Oak
INTERIOR FINISH—Lead & Oil Paint
INSULATION—Metallation
ELECTRIC WIRING—G.E.
BATHROOM FLOORS & WALLS—Linoleum
Plaster
HEATING—Air Conditioning Sunbeam
GLASS—S. S. A. Pennvernon
BUILDING PAPER—Sisalkraft
HARDWARE—Bronze
LUMBER—Redwood
MIRRORS—W. P. Fuller & Co.
SCREENS—Roll Away Window Screens
RANGE—Gas

Plan No. C-38--Carmel

HUGH W. COMSTOCK,
Builder



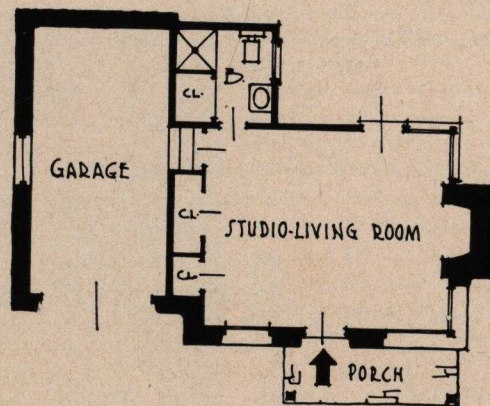
GUEST HOUSE-STUDIO—(Picture above—plan below)

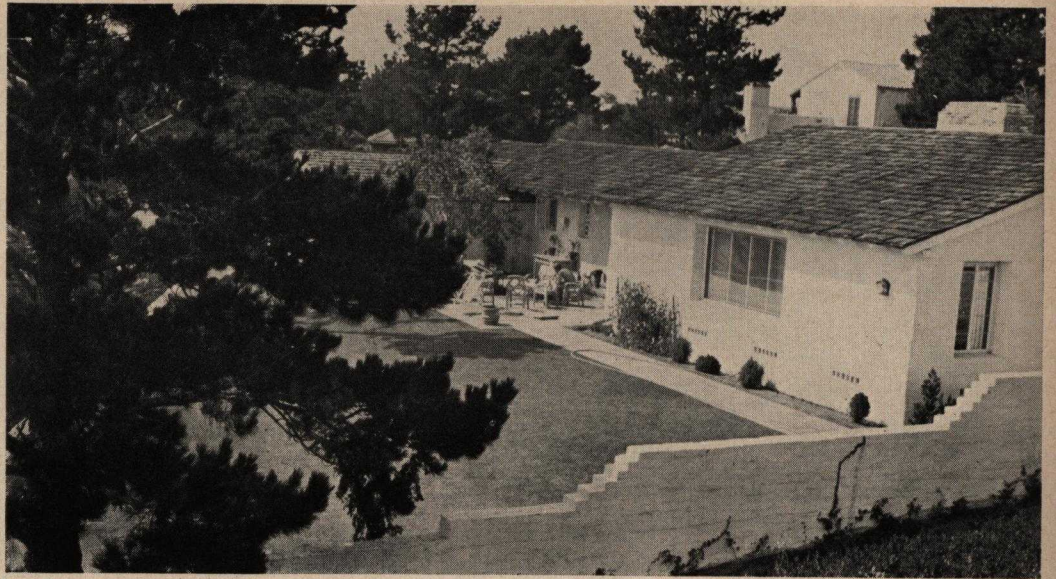
Of unusual attractiveness, both in design and materials used, is this studio built to adjoin the owner's home. Walls, floor, fireplace and porches were all built of Bitudobe, adobe bricks stabilized to waterproof them with an asphalt emulsion. The floors, too, after being laid with the adobe bricks, were covered with a heavy coating of bitumuls.

Cost of the studio was \$2500, which amount if financed with an FHA insured loan for 20 years would cost per month:

Principal and interest.....	\$16.50
Mortgage insurance (1/2 of 1%).....	1.03
Fire insurance (est.).....	.42
Taxes (est.).....	3.89

Total.....\$21.84





Plan No. C-39

Carmel

HUGH W. COMSTOCK,
Builder

Carmel pines, adobe and redwood shakes combine to make this home an outstanding charm on the Monterey peninsula. The owner has the advantage of a large front yard and terrace, yet complete privacy.

The trees which surround the home, together with a bitudobe wall (part of which can be seen in the picture) completely enclose the home and grounds.

Several corner windows are used effectively in the plan, unusual for an adobe home. Note the interesting entrance-way in the lower picture, with its brick steps, and lamps on either side of the door.

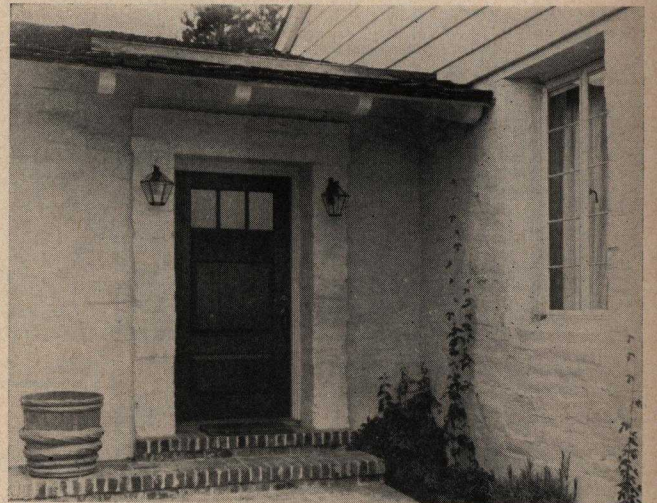
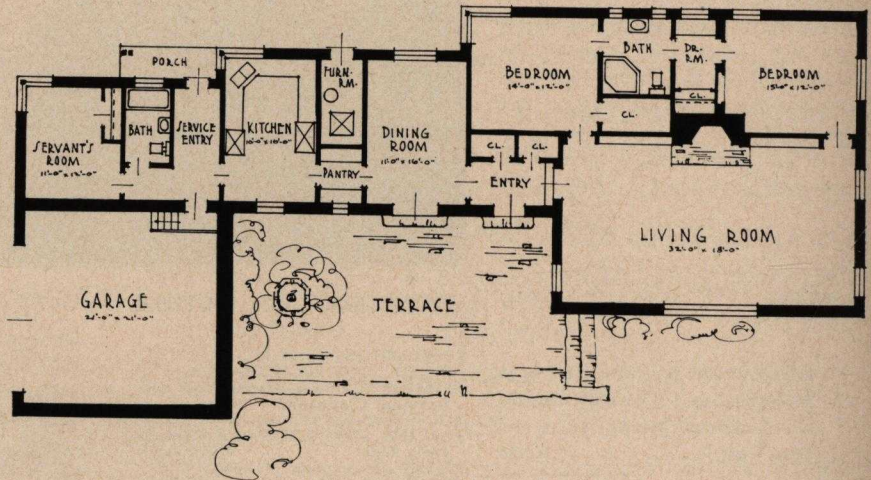
The dining and servant's quarters are entirely separated from the living and sleeping quarters for the owners. There is a separate bath and servant's entrance. There is good lighting and ventilation in every room, with a separate dressing room which adjoins the bath.

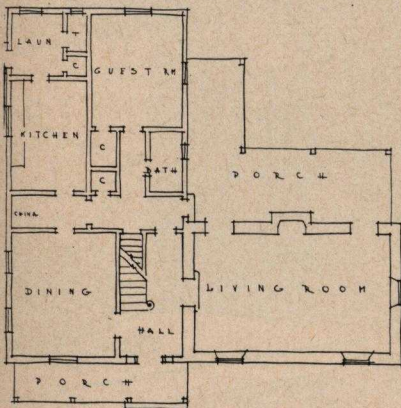
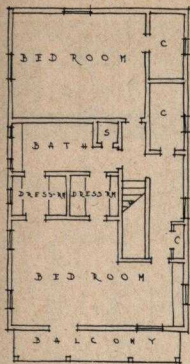
To a city dweller the size of the living room (32' by 18') may seem appallingly large; not so, however, to a Carmel resident. There is much informal entertaining, life is freer and easier, and a large living room with an open fireplace makes for more joy in living.

Estimated cost of the house is \$12,000, which amount, if financed through an FHA insured loan for 20 years, would require monthly payments of:

Principal and 5% interest.....	\$79.20
Mortgage insurance	4.92
Fire insurance	2.00
Taxes (est.)	18.60

Total.....\$104.72





Plan No. C-40--Bakersfield

(Above and left)

CLARENCE CULLIMORE,
Architect

HACKNEY AND SONS,
Builders

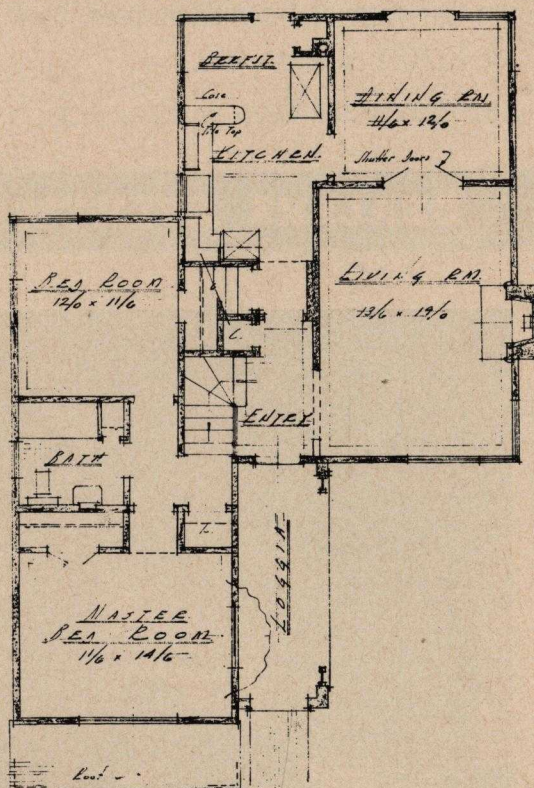
PELAR MORENO,
Adobe Contractor

An interesting FHA approved home, of which the one-story portion is constructed of sun dried adobe bricks after the mode of the Spanish pioneers. The two-story portion is frame construction, sheathed with wide redwood boards.

Cost of construction was approximately \$15,000. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$128.54 a month.

Principal and 5% interest.....	\$99.00
Mortgage insurance premium.....	6.37
Fire, insurance premium.....	2.25
Taxes (estimated)	20.92

Total.....\$128.54

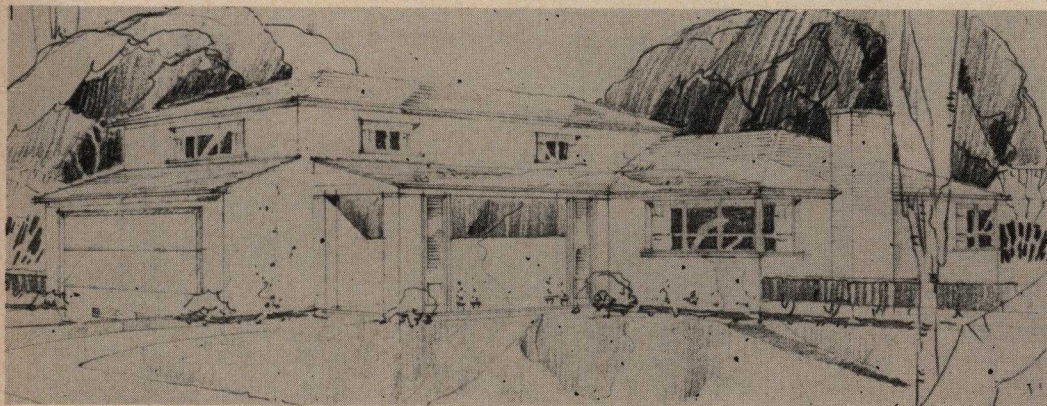


Plan No. C-41 -- Alameda

(Below and right)

PAUL HAMMARBERG,
Architect

A compact house designed for a lot 45 by 100 feet. The exterior is stucco with shingle roof, and the interior finish is stucco walls and ceiling with oak floors. Linoleum in bath and kitchen. Heating is by forced air furnace.



Cost of construction was approximately \$4900. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$41.99 a month.

Prin. and 5% int.....	\$32.34
Mortgage ins. prem....	2.08
Fire insurance prem....	.75
Taxes (estimated)	6.82

Total.....\$41.99

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(Top photo) Pitcher doors closed and (bottom) doors open in guest house at Woodside, California. Single sliding door opens to hall to other rooms, while double door at right, in tandem, opens to kitchenette. Closed, the guest has a cozy living and bedroom.





Plan No. C-42--Moraga Estates

Built by STANLEY M. DAVIS

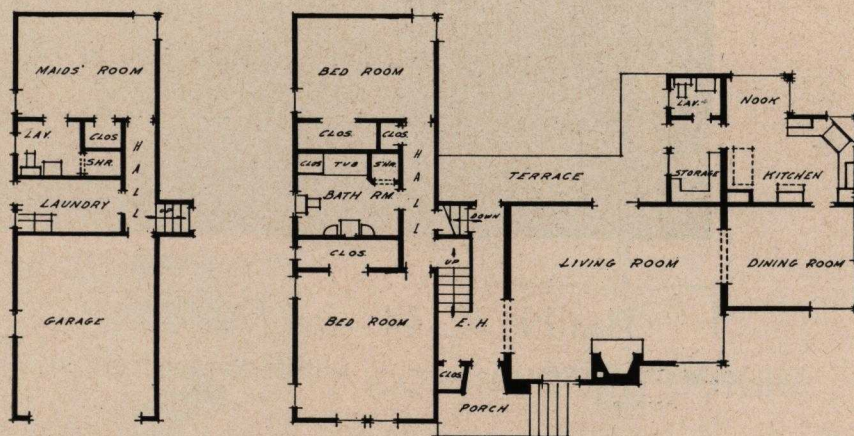
Financed by THE SAN FRANCISCO BANK

A house to gladden the heart of the suburbanite who shuns metropolitan congestion with a yearning for the wide-open spaces is this "home for a country gentleman," nestled in the wooded section of Moraga Estates and surrounded by orchards, the rolling hills of Contra Costa, and uncontaminated ozone.

Of greater concern to most potential owners of country estates than the type of construction, which is frame and stucco with tile roof, is the design and interesting room arrangement. It was planned for the place it occupies, in the great out-of-doors, where living in the sunshine and under a canopy of starlit skies lends zest to existence in a worried world.

An entrance hall separates the living quarters from the two elevated bedrooms and eliminates the necessity of passing through the living room to reach other parts of the house. The living room is removed from the kitchen, which, incidentally, is a model for light, ventilation and convenience. A protected terrace off the living room and convenient to the kitchen encourages dining out-of-doors.

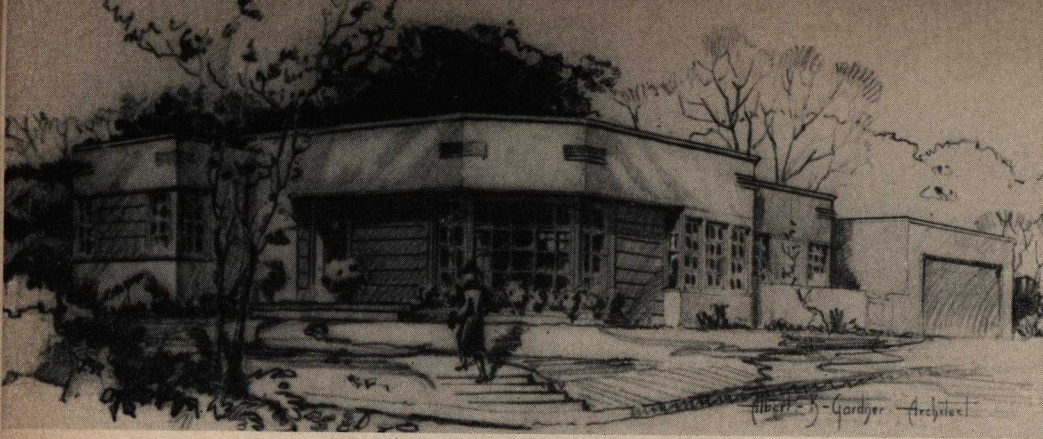
A maid's room, with shower bath, and the laundry and garage are under the bedrooms.



But that is not all in this attractive home of interest to the potential country gentleman. Another feature is the reasonable construction cost, which was approximately \$8000, making actual ownership closely akin to rent. If financed under a 20-year FHA insured mortgage, the total monthly payments would be about \$70, divided as follows:

Principal and 5% interest.....	\$52.80
Mortgage insurance premium.....	3.28
Fire insurance (estimated).....	1.34
Taxes (average in California).....	12.40

Total.....\$69.82



Plan No. C-43 -- Burbank

ALBERT B. GARDNER,

Architect

PAUL HUTCHINSON & CO.,

Builders

Patterned from the moderne, this house was designed for a corner lot to take advantage of a magnificent view from the living room. Direct connection from kitchen to patio makes outdoor dining simple, while a kitchen nook takes care of the hurried breakfast or late snack. A heavy drape provides privacy when the dining room is used as such, but leaves it an integral part of the living room at other times.

Construction cost was approximately \$6000 and under a 20-year FHA insured mortgage for that amount payments would be about \$51.42 a month.

Principal and 5% interest.....	\$39.60
Mortgage insurance premium.....	2.55
Fire insurance premium.....	.90
Taxes (estimated).....	8.37

Total.....\$51.42

CONSTRUCTION OUTLINE

FOUNDATION—Concrete

WALLS—Frame

EXTERIOR—Stucco and frame

ROOF—Composition

DOORS AND WINDOWS—Wood

PORCHES—Brick

INTERIOR WOODWORK—Painted

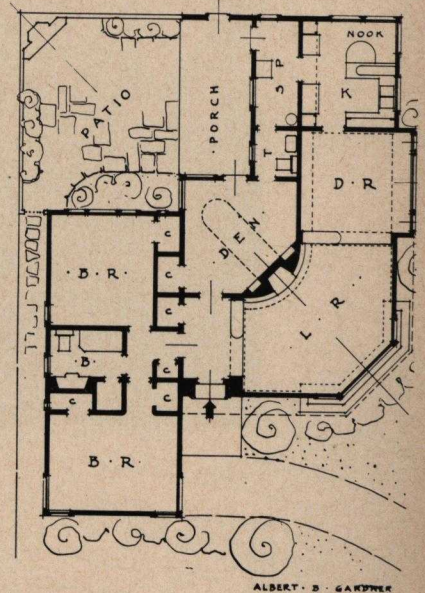
INTERIOR FINISH—Hardwall plaster and interior stucco

BATHROOM FIXTURES—Standard

CHIMNEY AND FIREPLACE—Brick

FLOORS—Oak

HEATING—Electricity

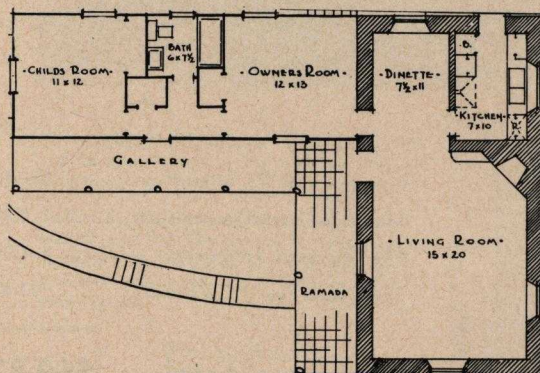


Plan No. C-44 -- Del Mar

OLIVE CHADEAYNE,
Architect

MUSHET CONSTRUCTION CO.,
Builders

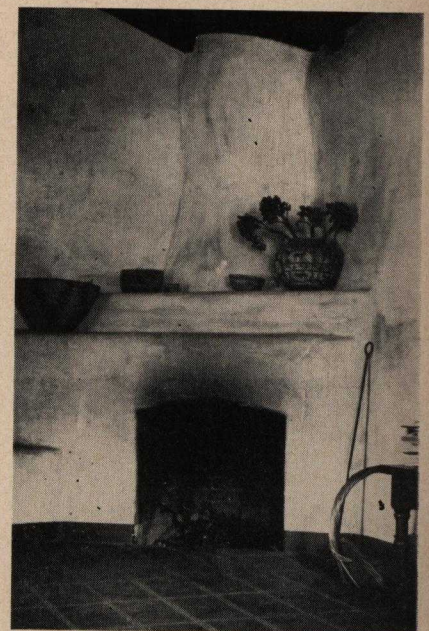
Adobe construction forms one wing of this house, containing the living room, dinette and kitchen. It has an exposed redwood ceiling and tile floors. The gallery leading to bedrooms has eucalyptus pole rafters and posts, and the ramada also is of eucalyptus. The bedroom wing is built of 1 by 12 pine boards, with 3 by 3 milled studs between. The ceilings are open wood and floors are pine. Garage and laundry are under this wing.



Cost of construction was approximately \$4800. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$41.14 a month.

Prin. and 5% int.....	\$31.68
Mortgage ins. prem.	2.04
Fire ins. prem. ....	.72
Taxes (estimated).....	6.70

Total.....\$41.14



Plan No. C-45

Ross

ROLAND IRVING
STRINGHAM,

Architect

J. M. WALKER,

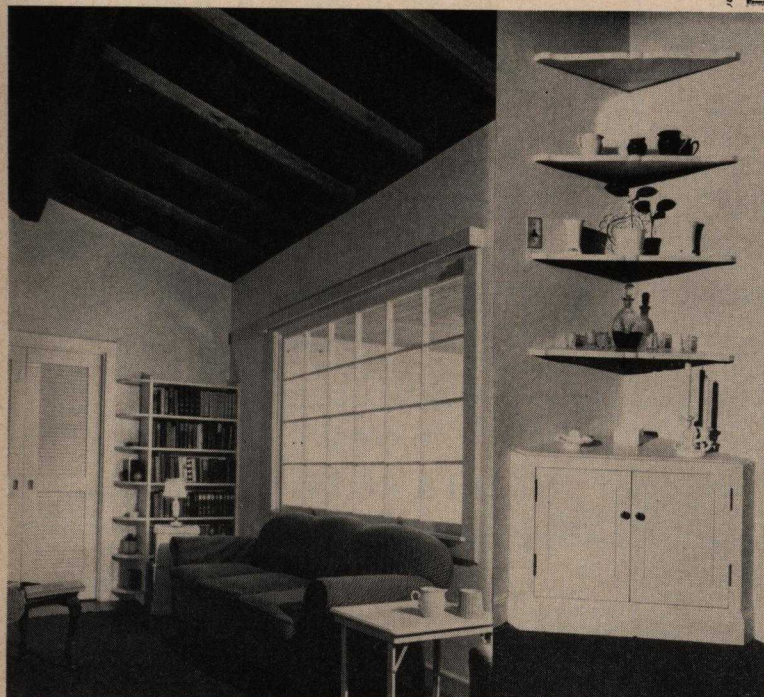
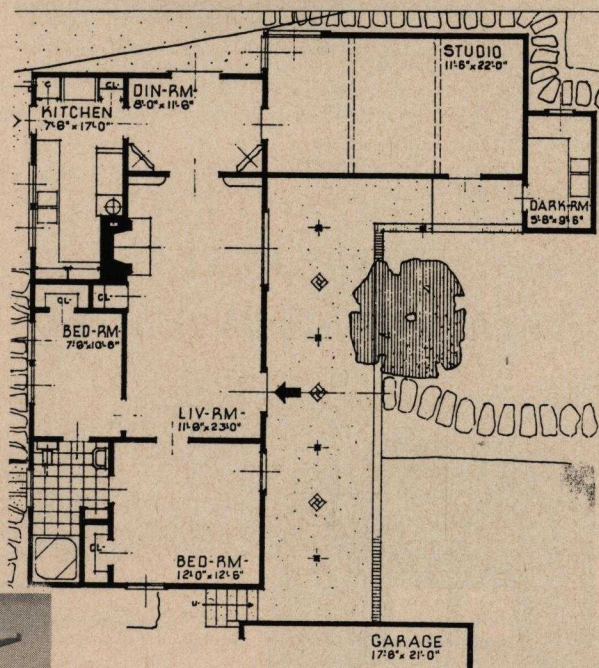
Builder



An unusual studio home literally built around a tree, typical of attractive homes now being built in the picturesque settings found in profusion in Marvelous Marin. Many pleasing features, such as attract the eye of the artistic, have been built into this reasonably priced house. The entire interior reflects a "homey" atmosphere (note the interior illustration below) and the large living room with center fireplace leaves little to be desired by those who crave spaciousness.

The construction cost was \$6500 and if financed under a 20-year FHA insured mortgage for that amount, the payments would approximate \$55.65 a month.

Principal and 5% interest.....	\$42.90
Mortgage insurance premium.....	2.70
Fire insurance premium.....	.98
Taxes (estimated)	9.07
Total.....	\$55.65



CONSTRUCTION OUTLINE

FOUNDATION—Reinforced concrete with concrete slab on ground for studio and darkroom. Gravel drive; cement floor furnace pit.

MASONRY—Common brick

STRUCTURE—Diagonally braced wood frame, Douglas fir; sugar pine window sash, awning type hangers.

EXTERIOR—Redwood V-joint boards, moulded; redwood trim and gutters; cedar shingle roof

INTERIOR—Walls and ceiling Celotex covered with texture paint; stained wood ceilings living room, dining room and kitchen; smooth plaster walls in studio and darkroom; Douglas fir trim.

PAINT—Two coats exterior; three coats interior; lead in oil.

PLUMBING—Standard-Pacific fixtures; mission water heater; copper hot water pipes.

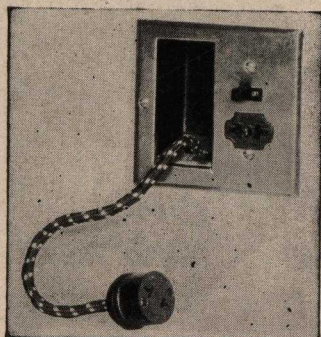
ELECTRIC—Knob and tube system.

HEATING—Electrogas modified air conditioning.

FLOORS—Masonite tempered presdwood.

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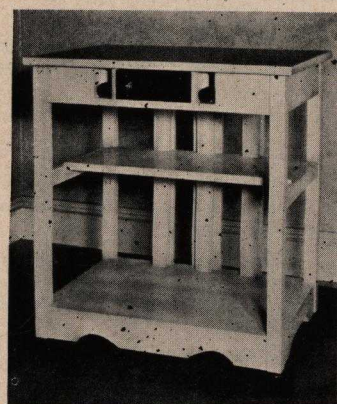
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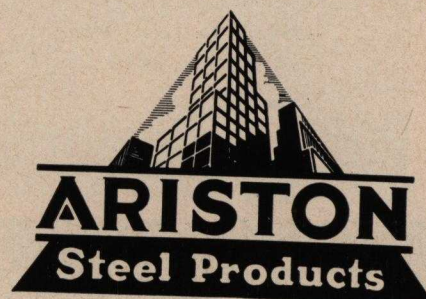
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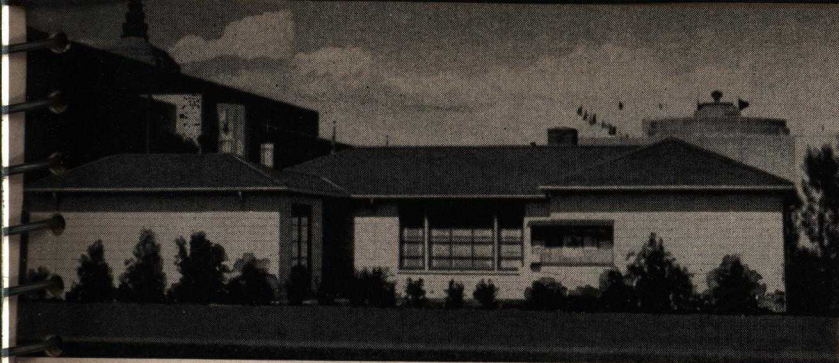


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Plan No. C-46 Treasure Island

Albert E. Olson, Architect

In Collaboration with

James H. Mitchell

Roland E. Elrod, Builder

Johns Manville and Baldwin & Howell got together to build this interesting house at the Golden Gate Exposition on Treasure Island.

Outstanding are the demonstrations of the various "JM" products, such as the brown "Panlboard" in the living room (see picture, upper right) and the various shades of planking used on the walls of the dining room (picture lower right). The predominant use of JM asbestos products assures practically a fireproof house.

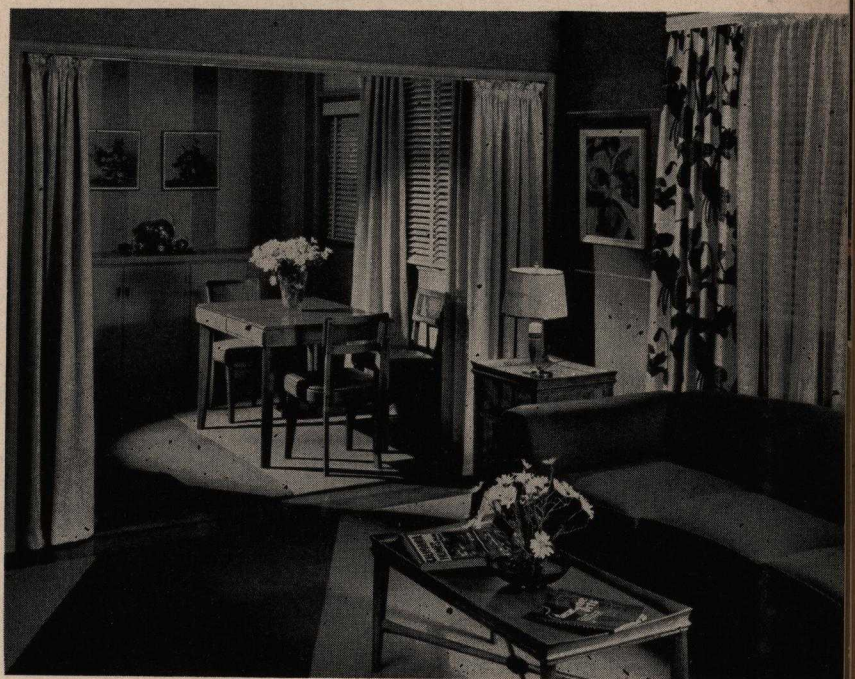
The plan of the house is based on a JM Gildway house, and adapted for display purposes on Treasure Island. It is the popular "U" shaped house, with patio in the front. Probably most housewives would prefer a larger kitchen, although in its compactness lies its efficiency. General Electric have equipped the complete kitchen and are displaying their new steel cabinets as well as electric range, refrigerator and dishwasher. Hale Bros. have used excellent taste in furnishing the house, with the able co-operation of Interior Decorator Edwyn A. Hunt.

In addition to the display at the Exposition, the house is used as headquarters of the Exposition Model Homes Tour, a plan for displaying a group of homes erected by a number of well-known builders in the San Francisco Bay area.

Estimated cost of the house is \$6,000, which if financed with a twenty-year FHA insured loan would call for monthly payments of approximately:

Principal and 5% interest.....	\$39.60
Mortgage insurance (1/2 of 1%).....	2.55
Fire insurance (est.) .....	.90
Taxes (estimated)	8.37

Total.....\$51.42



CONSTRUCTION OUTLINE

TYPE OF CONSTRUCTION — Frame,
Monterey Colonial.

EXTERIOR SURFACE — JM asbestos
siding.

ROOF—JM asbestos shingles.

FIREPLACE AND CHIMNEY—Brick.

WIRING—Red Seal.

BATHROOM FIXTURES—Crane.

BATHROOM INTERIOR—Marbleized as-
bestos wainscoting and Flexboard.

KITCHEN — Equipment—Steel cabinets
General Electric Range, electric dish-
washer, refrigerator, GE.

WALLS—JM Walls—JM Wallboard.

CEILING—Insulation board.

HEATING—Gas air conditioning furnace.

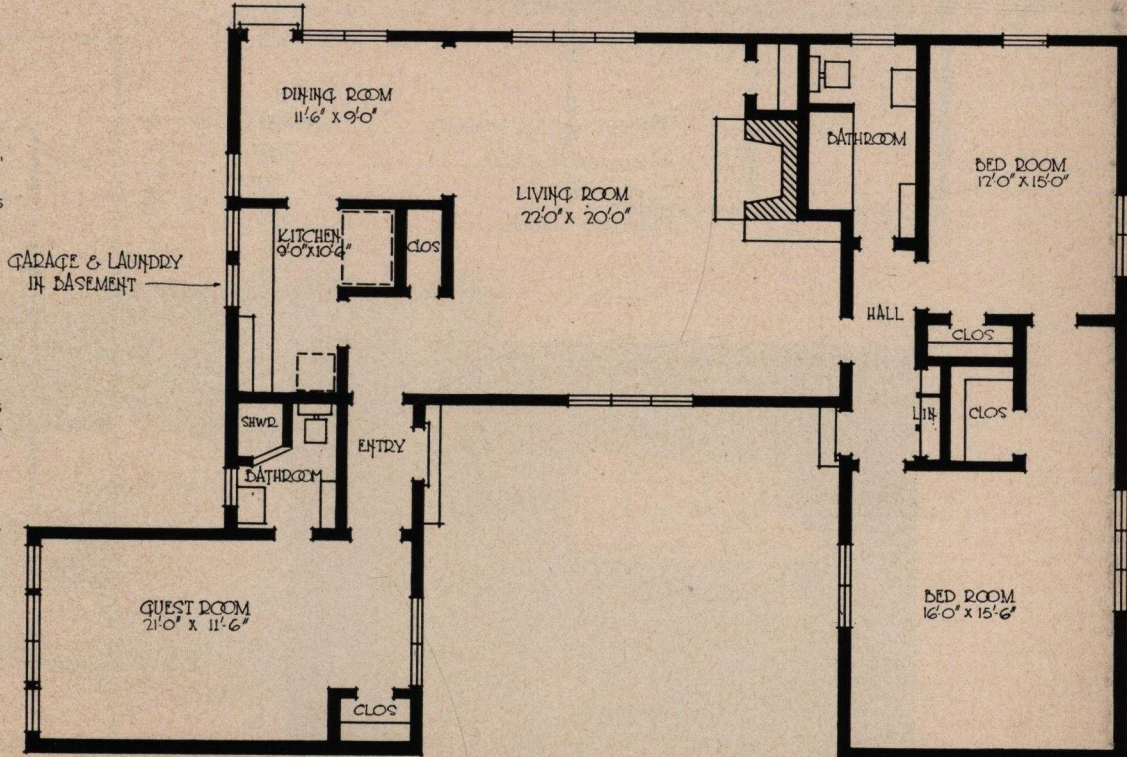
GLASS—Libbey-Owens-Ford.

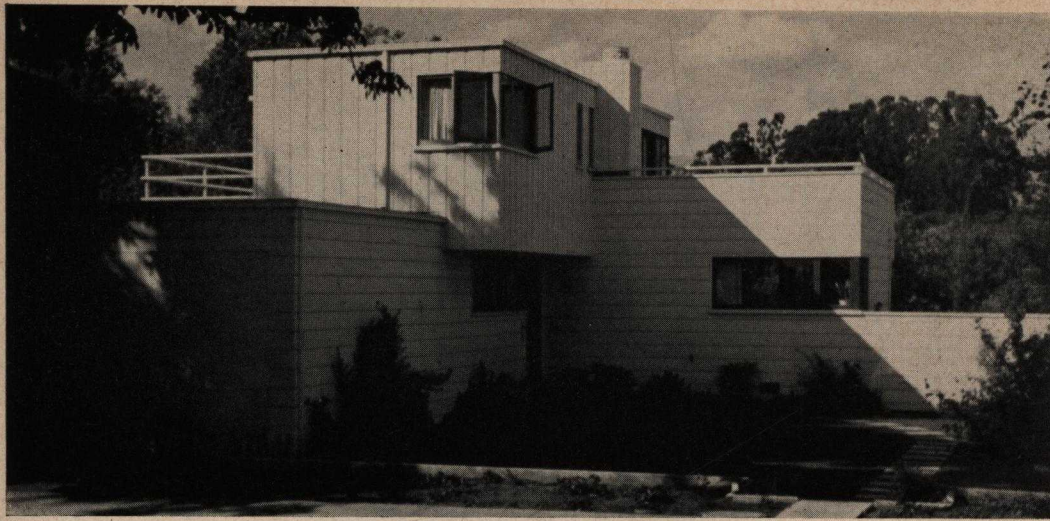
WINDOW BLINDS—Venetian.

BEDROOMS—Walls, stucco on Steeltex.

DINING ROOM—Alcove off living room,
built-in cases for linen and dishes.

FURNISHINGS—Hale Bros.





Plan
No. C-47
Hayward

GEORGE P. SIMONDS, Architect

The house was designed for a family of three. It is located on the bank of a stream with a pleasant view of the rolling foothills to the northeast.

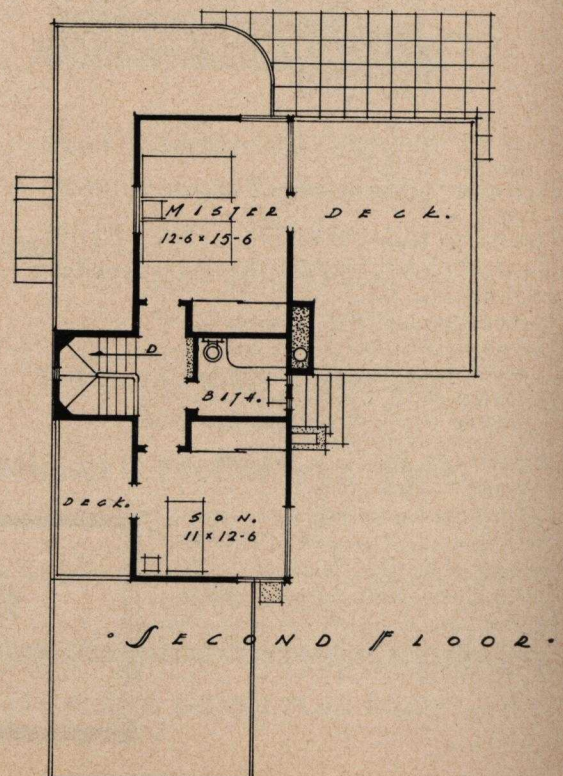
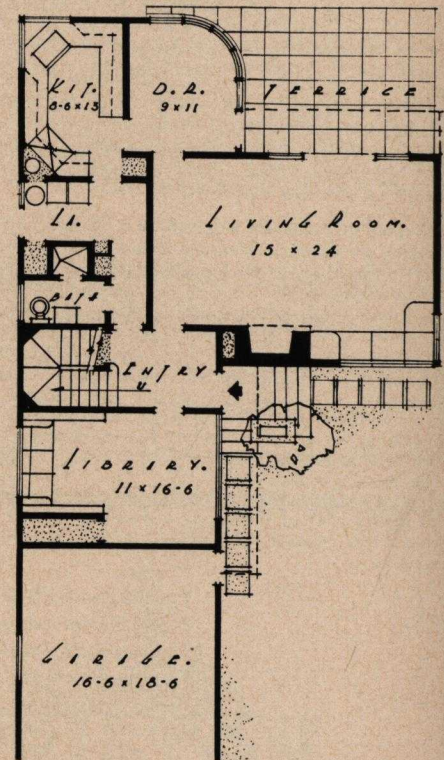
The plan was largely dictated by the width of the lot, a storm sewer casement occupying 11 feet along the southeast property line leaving only 39 feet for the building.

Designed for modern living, the Deck and Living Room Terrace take full advantage of the California Sun. The Living Room finished in white pine plywood, inlaid with mahogany, has a fireplace of rose colored Roman bricks and an adjoining reading Lounge. The Kitchen with bone white walls and casework has a drainboard and counter of jade green Linoleum and a floor of moss green linoleum. The Son's bedroom is finished in Ponderosa pine, other rooms are finished in stucco with oak floors. Baths have walls and ceilings of tempered pressed. The upper bath with venetian red and sand colored walls and terra cotta linoleum floor. The built-in couch and Rollaway bed in the Library, provide accommodations for guests.

The exterior walls are all of California redwood. Windows are Libby-Owens-Ford glass, and heating is by Fraser gravity hot air, gas fired furnace.

The house was completed at a total cost of \$5700 (or 21.7c per cubic foot), which amount would call for monthly payments for 20 years under FHA insured financing of:

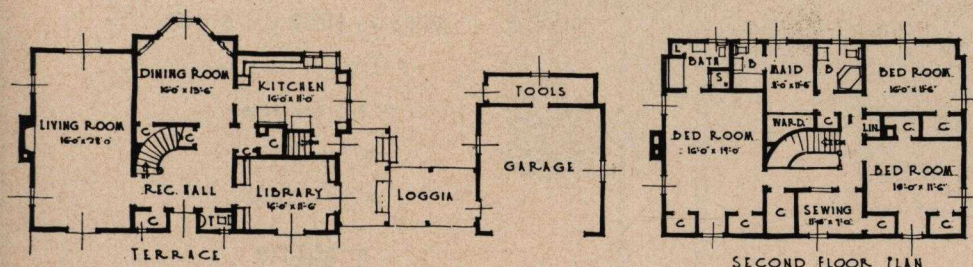
Principal and 5% interest.....	\$37.62
Mortgage insurance	2.34
Fire insurance .....	.84
Taxes (estimated)	7.95
Total.....	\$48.77



Plan No. C-48 -- Oakland

CHESTER H. TREICHEL,
Architect

D. NORDSTROM & CO.
Builders



The new England Colonial type of home finds favor with those who demand stately spaciousness, an outstanding example of which is pictured above.

Three bedrooms and a maid's room, with sewing room, occupy the second floor. A laundry and social or play room are in the basement.

The cost of building this home was approximately \$19,000. If financed under a 20-year FHA insured mortgage for \$16,000, the maximum insurable amount, the payments would be about \$139.64 a month.

Prin. and 5% int.....	\$105.00
Mortgage ins. prem.....	6.57
Fire ins. prem.	2.67
Taxes (esti.)	24.80

Total.....\$139.64

CONSTRUCTION OUTLINE

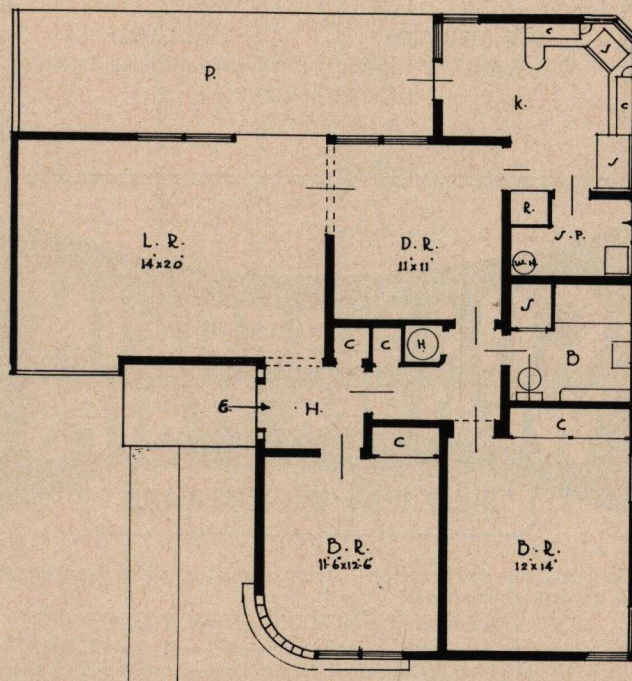
CONSTRUCTION—Frame	WIRING—Bx cable
FOUNDATION—Concrete	PLUMBING—Standard Sanitary
EXTERIOR—Redwood siding	INTERIOR TILE—Hermosa Beach
ROOF—Shingles	HEATING—Gas forced air
WINDOWS—Wood	GLASS—Pennvernon
TERRACES—Brick	WALKS—Brick
INTERIOR WOODWORK—Pine	FIREPLACE—Marble
INTERIOR FINISH—Pine	FLOORS—Hardwood and linoleum

Plan No. C-49 -- Long Beach

(Below and Right)

LOUIS SHOALL MILLER,
Architect
MAX COONEN,
Builder

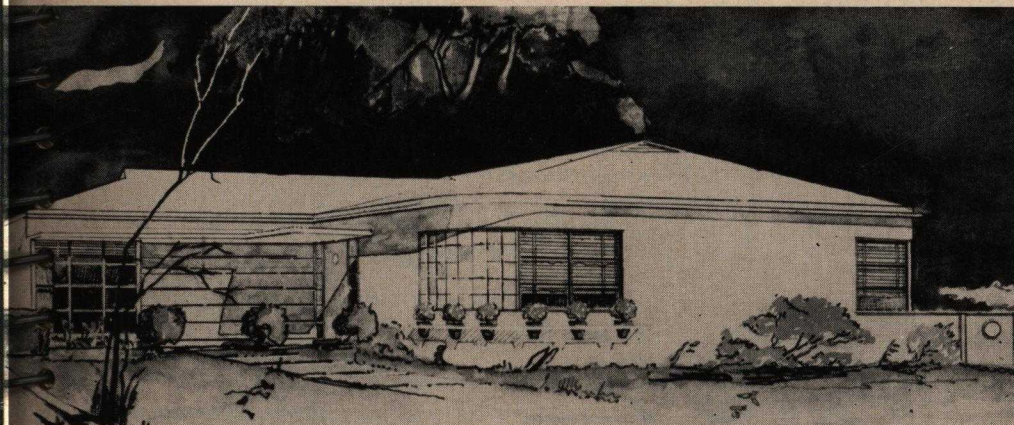
Here is a small home of attractive exterior and convenient arrangement for a couple or small family. Advantage has been taken of every opportunity for view, light and cross ventilation with the use of corner windows wherever practical. Heat is provided throughout the house by a forced air unit.



Construction cost of this attractive home was \$5200. If financed under a 20-year FHA insured mortgage for that amount, the payments would be approximately \$44.56 a month.

Principal and 5% interest.....	\$34.32
Mortgage insurance premium.....	2.21
Fire insurance premium.....	.78
Taxes (estimated)	7.25

Total.....\$44.56



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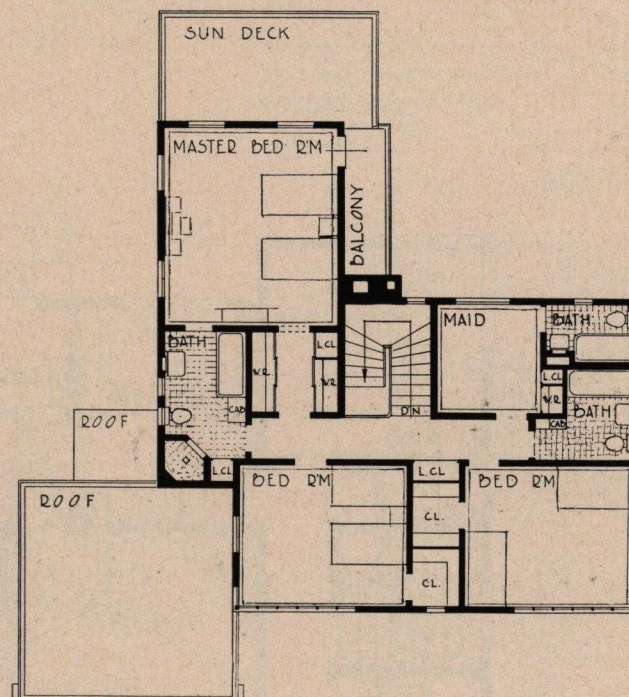
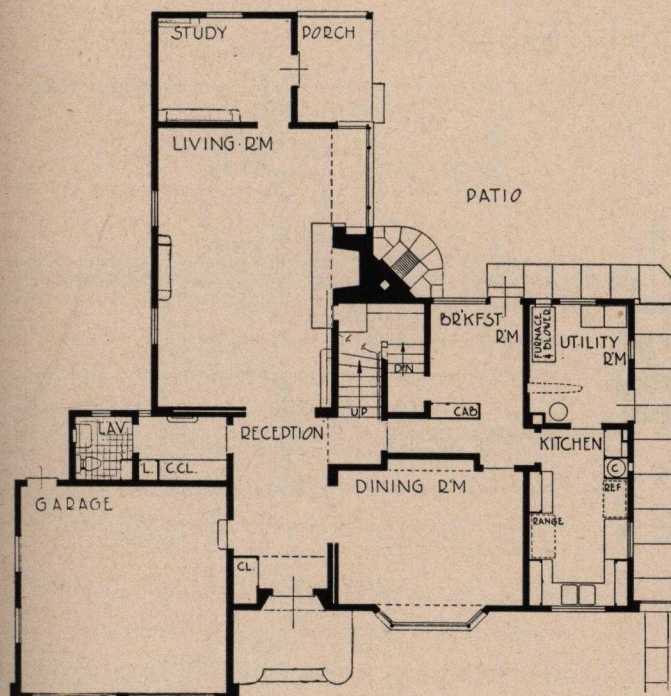
Plan No. C-50

Los Angeles

W. F. RUCK, Architect

and

ZARA WITKIN, Engineer



Of modern Mediterranean type, the nine-room home pictured above is especially applicable to Southern California climatic conditions.

As a professional man's home, it was designed to permit privacy for study and professional contact without interfering with the family life or social entertainment.

Note particularly the treatment of the reception hall—front entrance door, vestibule closet door from the garage, door from the front toilet and doors to living and dining rooms all open from this hall. All doors into the reception hall are mahogany, and the rest of the wall surface is panelled in mahogany, which makes a unique, finished, coherent room with easy accessibility to all other parts of the house.

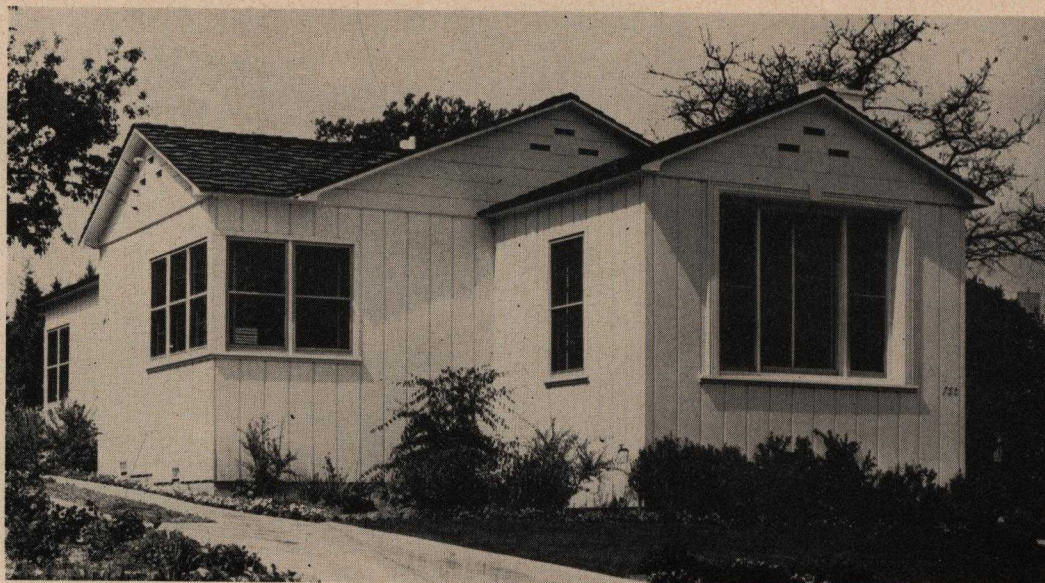
Simplicity, convenience and efficiency, beauty and dignity, all are attained to a remarkable degree in this dwelling. The exterior is stucco and wood siding, the roof of fireproof clay shingle. Interior woodwork is mahogany and pine, and the interior finish is plaster and

wood panelling. Rockwood insulation is used. A Mission water heater does the job as far as abundant hot water is concerned, and a new Bendix washer makes laundry labor easy.

The house cost \$13,000 to build. If this amount were advanced by a financial institution, and insured by FHA for a 20-year period through an 80% loan, monthly payments would amount to approximately:

Principal and 5% interest.....	\$85.80
Mortgage insurance (1/2 of 1%).....	5.33
Fire insurance	2.17
Taxes (estimated)	20.15

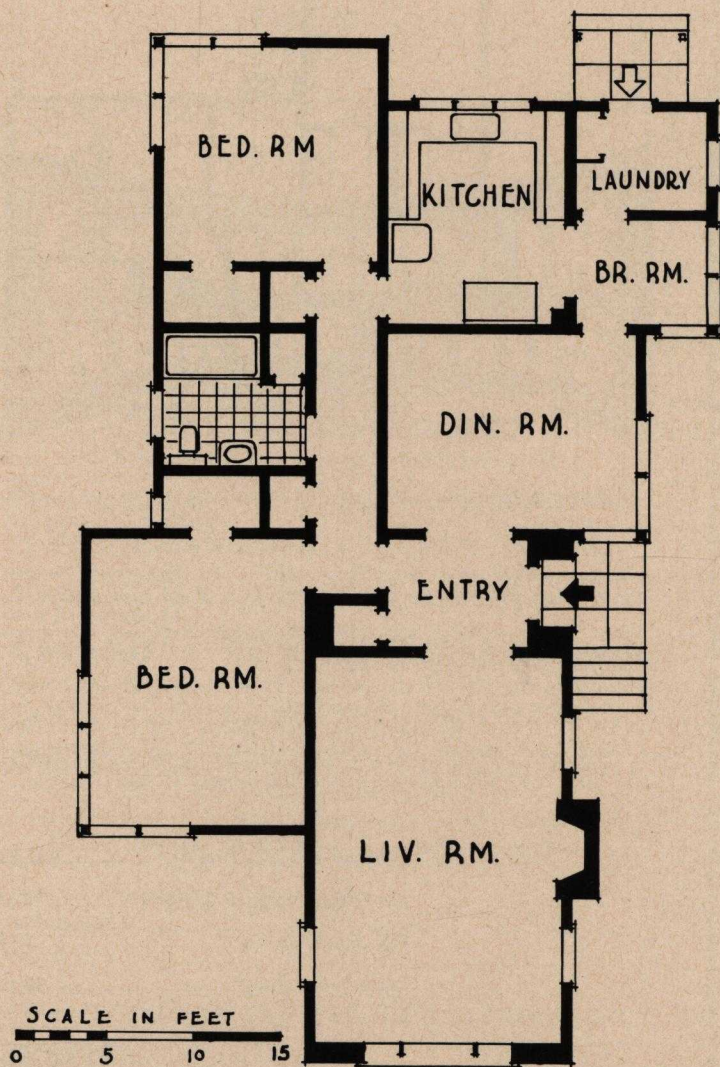
Total.....\$113.45



Plan No. C-51 -- Sebastopol

C. A. CAULKINS, JR.,
Architect

SAM SWINDLER,
Builder



As land values increase, lot widths shrink and there is an ever-growing demand for houses in the popular price class which can be built on narrow lots. Here is a home of unusual arrangement which accomplishes a dual purpose. First, it can be built on a lot of limited width. Also, this house on a hill-top enjoys an exceptional view to the east and the succession of breaks in the breakfast room and dining room, with wide windows, makes it possible to enjoy the view from both rooms.

The entry hall at the rear of the living room permits access to either bedroom, bath, dining room or kitchen without passing through any other room. Because of the picturesqueness of the setting, corner windows have been used wherever practical, with special attention given to the important items of light and cross ventilation.

The cost of construction was approximately \$5500. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$47.14 a month.

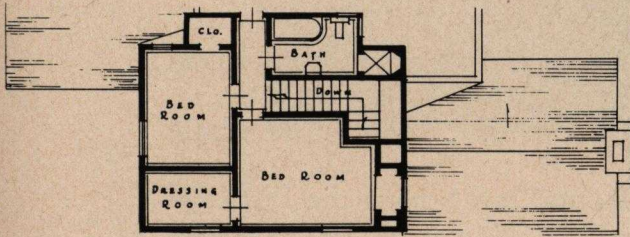
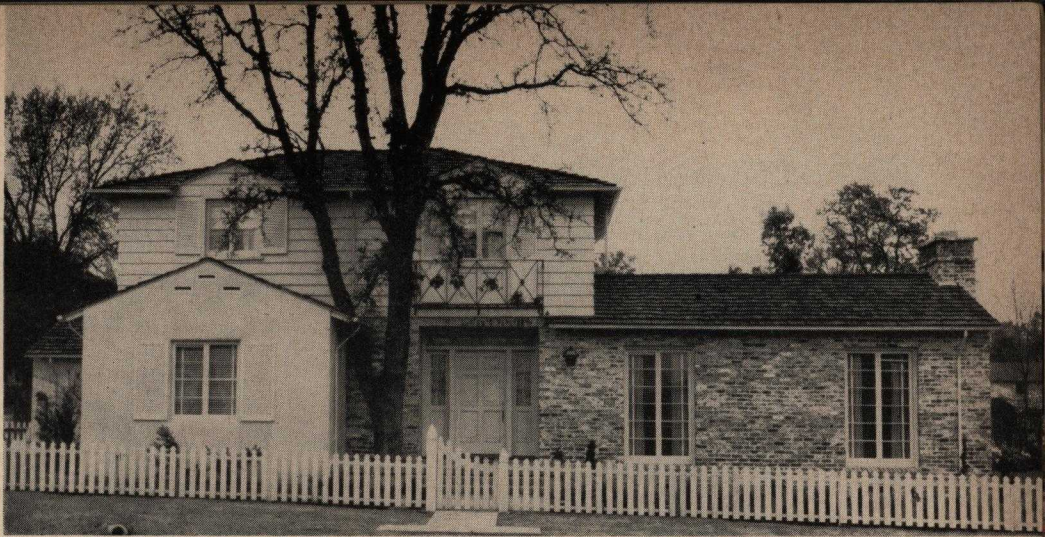
Principal and 5% interest.....	\$36.30
Mortgage insurance premium.....	2.34
Fire insurance premium.....	.83
Taxes (estimate)	7.67

Total.....\$47.14

Plan No. C-52--Ukiah

C. A. CAULKINS, JR.,
Architect

HAROLD LA PORTE,
Builder

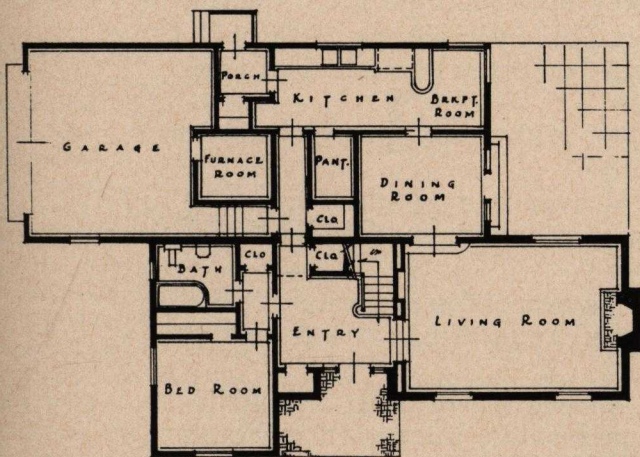


An interesting combination of materials went into the building of this home. The exterior of living room is veneered with used brick, while the balance of the first story portion is California stucco. The second story portion is 1 by 10 redwood siding, and the roof is redwood shakes. There is an outside deck on the second floor and a terrace at the rear off the living room and dining room. Two bedrooms, bath and dressing room occupy the second floor. Heating is by hot air furnace.

Cost of construction was approximately \$10,000. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$87.32 a month.

Principal and 5% interest.....	\$66.00
Mortgage insurance premium.....	4.10
Fire insurance premium.....	1.67
Taxes (estimated)	15.55

Total.....\$87.32

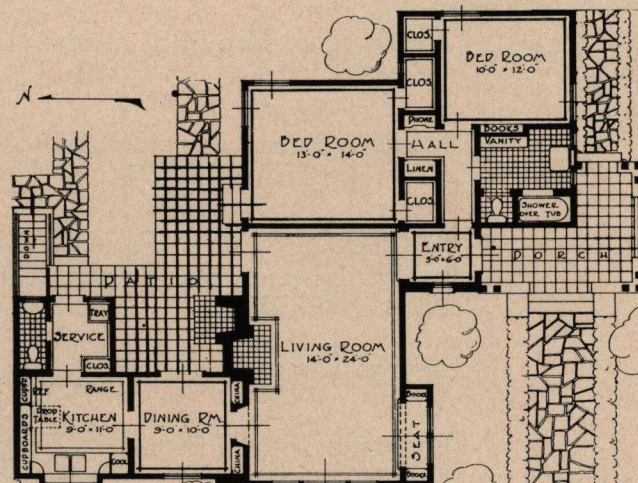


Plan No. C-53--Encino

WILLIAM BARBER,
Architect

(Below and right)

A spacious home, yet within the means of the family of modest income. The exterior is wood siding, plaster and brick. Knotty pine

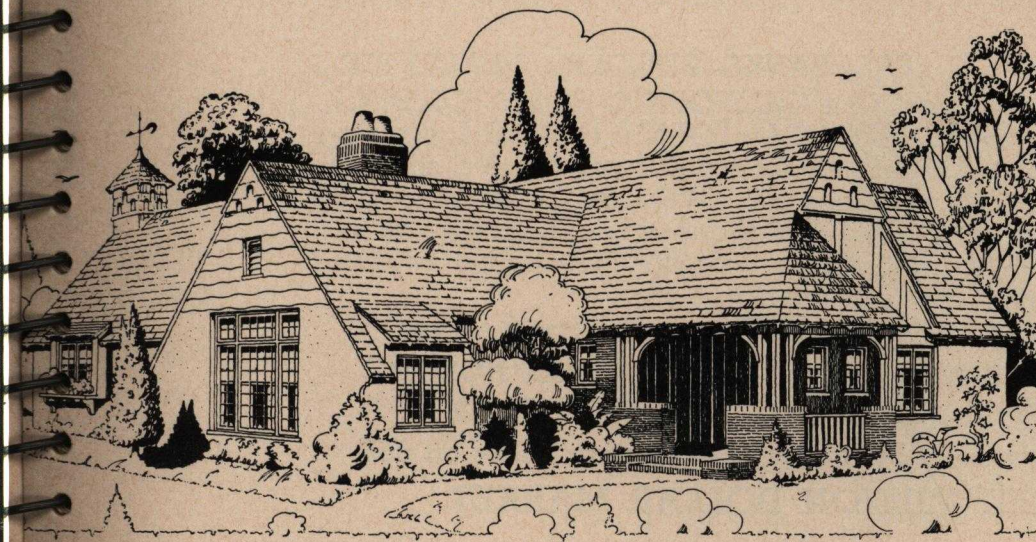


forms the living room ceiling and the bedrooms are papered. Sanitas was used in kitchen and bath with tile sink and bathroom floor; otherwise hardwood floors throughout.

The house contains 1218 square feet and the cost of construction was approximately \$4900. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$41.99 a month.

Principal and 5% int.	\$32.34
Mortgage ins. premium..	2.08
Fire ins. premium.....	.75
Taxes (estimated)	6.82

Total.....\$41.99



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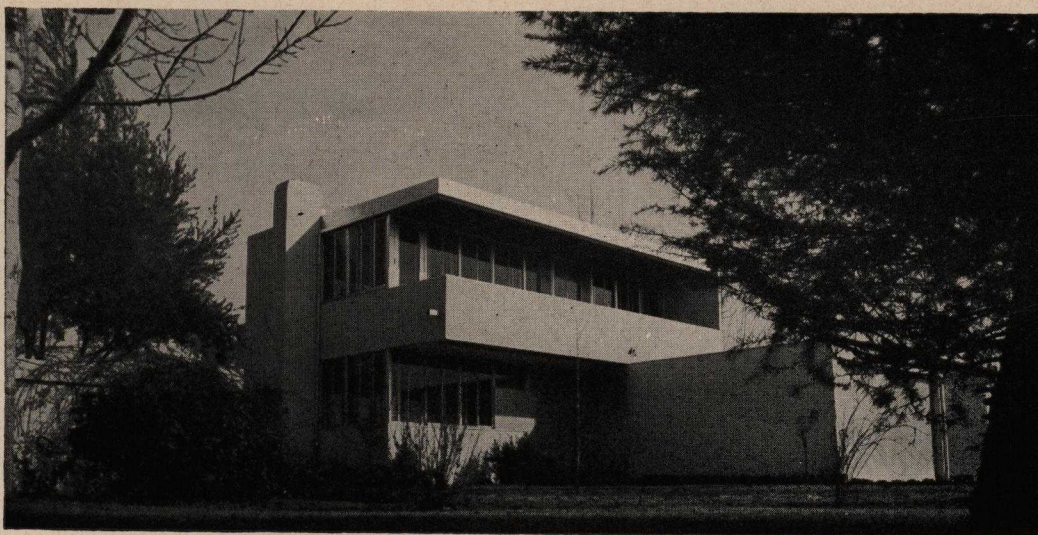
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Plan No. C-54

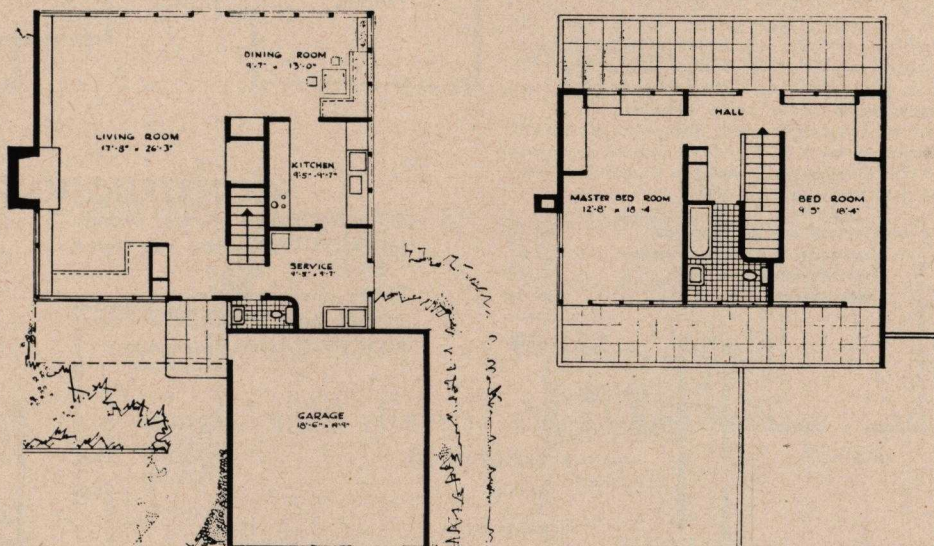
Bakersfield

RICHARD J. NEUTRA,
Architect

PETER PFISTERER,
Collaborator



The ultra moderne school of architecture is well represented in the recently completed home shown here by Architect Neutra. The first impressions one has are of an abundance of windows, roomy decks, square corners, and nearly an approach to massiveness. Yet this is not a large house, although all rooms are good sized. Climatic conditions in the Southern San Joaquin are of course taken into consideration in the design. Note, for instance, that deck and roof combine to afford good shade on the hottest days, and windows are set back far enough so that the sun's rays do not hit the rooms directly.



The type of construction is a composite chassis of steel and wood; with continuous milled posts, diagonally braced. The exterior is finished in light oyster shell, brush coat on cement plaster. Roof is four-ply composition gravel.

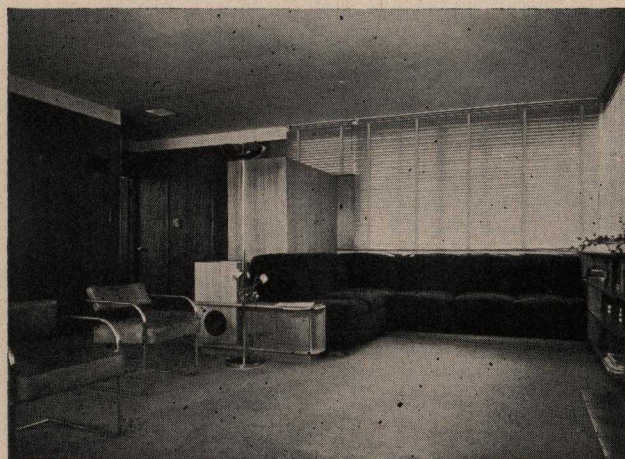
Door and window frames are steel sash, and porches are screen enclosed. All of the roof and ceilings are insulated with Celotex.

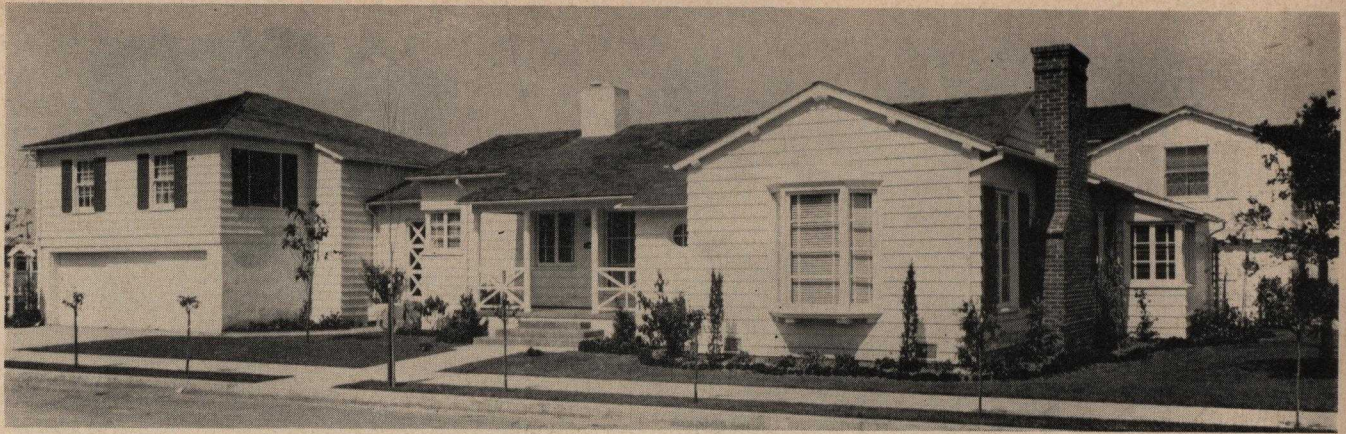
Heating is by Marvelaire forced draft air conditioning unit; the fireplace has a Superior unit. Lighting is in keeping with the modern treatment, with recessed ceiling lights.

The cost of the house was \$7,500, which amount if financed with a 20-year FHA insured loan would call for monthly payments of approximately:

Principal and 5% interest.....	\$49.50
Mortgage insurance	3.08
Fire insurance	1.25
Taxes (estimated)	11.62

Total.....\$65.45





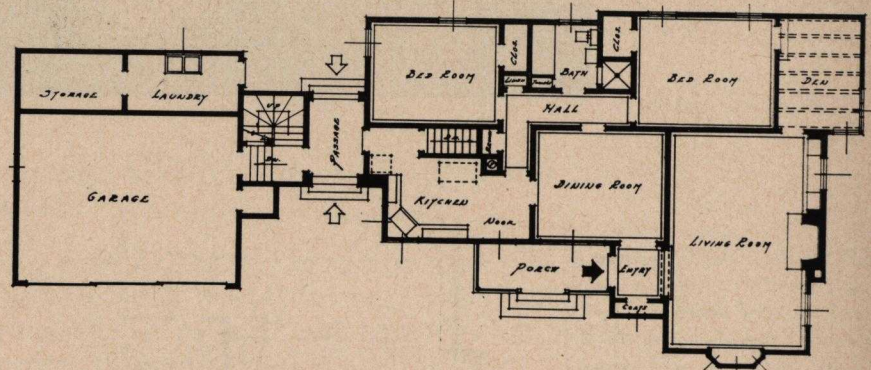
Plan No. C-55-San Leandro

IRWIN M. JOHNSON,
Architect
DERRY BROS.,
Builders

The kitchen moves to the front of the house in this interesting arrangement for a wide lot, combining modern conveniences with standard trends in architectural design. The exterior finish is pine siding and stucco, with brick trim, topped by a roof of cedar shingles. Cost of construction was approximately \$8500. If financed by a 20-year FHA insured mortgage for that amount, the payments would amount to about \$72.89 a month.

Principal and 5% interest.....	\$56.10
Mortgage insurance premium.....	3.61
Fire insurance premium.....	1.32
Taxes (estimated)	11.86

Total.....**\$72.89**



CONSTRUCTION OUTLINE

FOUNDATION—Calaveras cement
EXTERIOR—Pine siding and stucco, brick
ROOF—Cedar shingles
DOORS AND WINDOWS—Pine
PORCH—Calaveras cement

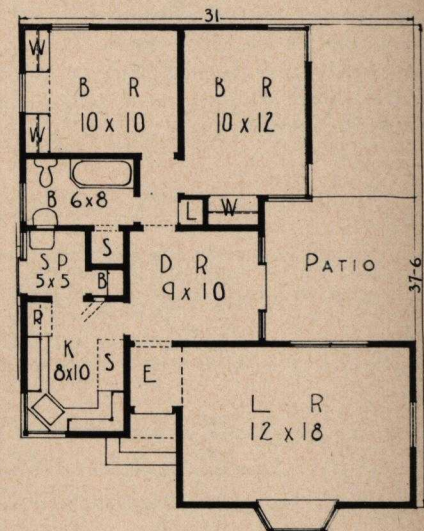
CHIMNEY—Port Costa brick
EXTERIOR PAINT—W. P. Fuller lead and oil
WIRING—Knob and tube
PLUMBING—Standard fixtures
BATHROOM—Gladding, McBean Co. Hermosa tile

Plan No. C-56--Beverly Hills

WAYNE UNDERWOOD,
Builder

Financed by
SECURITY FIRST NATIONAL BANK OF LOS ANGELES

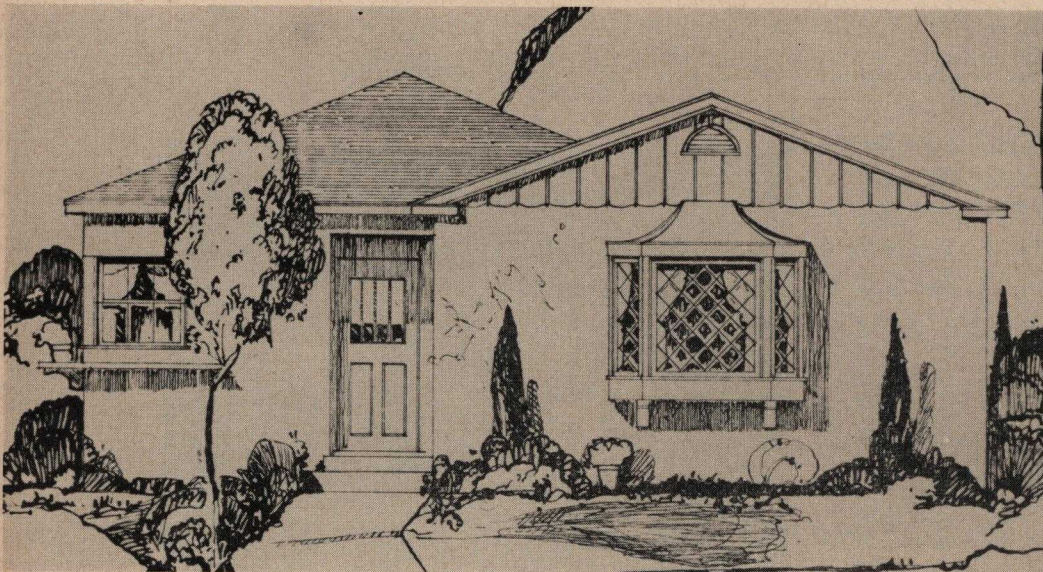
Attractive and livable is this small home in the lower price brackets, ideal for a young couple or family which must keep careful watch over a limited budget. Room arrangement attests careful planning..



Construction cost was approximately \$3500, and under a 20-year FHA insured mortgage for that amount payments would be about \$29.98 a month.

Principal and 5% interest.....	\$23.10
Mortgage insurance premium.....	1.49
Fire insurance premium.....	.50
Taxes (estimated)	4.89

Total.....**\$29.98**





Plan No. C-57--San Leandro

IRWIN M. JOHNSON,
Architect

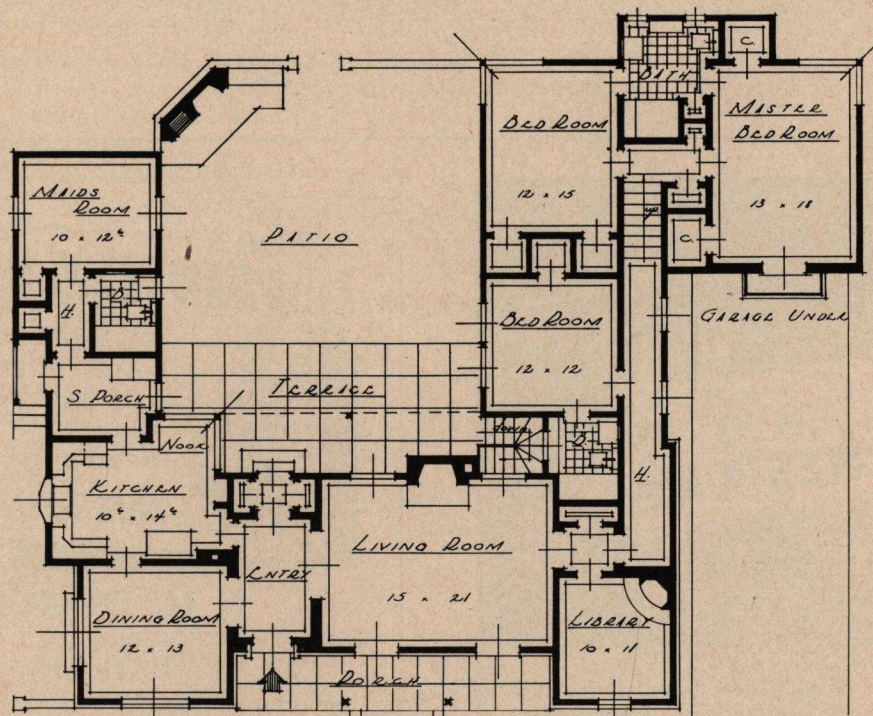
DERRY BROS.,
Builders

For those allergic to climbing stairways, yet demanding spaciousness in a house built around a patio, here is a plan which should appeal to all not restricted by lot limitations. A large living room separates the library and sleeping quarters from the rest of the house while a secluded patio, with fireplace and barbecue pit, at the rear provides facilities assuring privacy in out-of-doors living.

The cost of the entire property, including land, was approximately \$13,000. If financed under an 80 per cent FHA insured mortgage amounting to \$10,400, the payments would be approximately \$90.76 a month.

Principal and 5% interest.....	\$63.64
Mortgage insurance premium.....	4.26
Fire insurance premium.....	1.74
Taxes (estimated)	16.12

Total.....**\$90.76**



CONSTRUCTION OUTLINE

FOUNDATION—Calaveras cement

EXTERIOR SURFACE—California stucco and brick

ROOF—Cedar shakes

DOORS AND WINDOWS—Pine

PORCH—Port Costa brick

CHIMNEY—Port Costa brick

EXTERIOR PAINT—W. P. Fuller lead and oil

WIRING—Knob and tube

PLUMBING—Standard Company fixtures

BATHROOM—Hermosa tile
Gladding, McBean Co.

INTERIOR PLASTER—California stucco

HEATING—Atlas thermostat control air conditioning

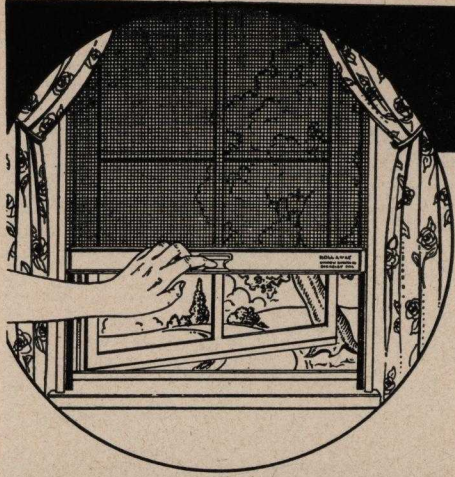
SCREENS—Rollaway copper screening

KITCHEN—Tile wainscot and drains

GLASS—W. P. Fuller Penvernon

BUILDING PAPER—"Brownskin"

HARDWARE—Schlage locks



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Plan No. C-58--Burbank

Built by THE MODERN ADOBE BUILDERS
MRS. PATRICIA BADEN, Interior Decorator

Stabilized adobe is used in as many places as possible in this home, completed early in the spring in Burbank. Brick, mortar, plaster, bathroom tile, and shower linings are all of water-proofed adobe.

Not only is the setting perfectly adapted to the building of an adobe home, but the furniture has been selected to be in keeping with the informal rancho style of house. The furniture is "Coronado", made by William J. Jaeger, Los Angeles, and installed by the George Seeley Company of Glendale.

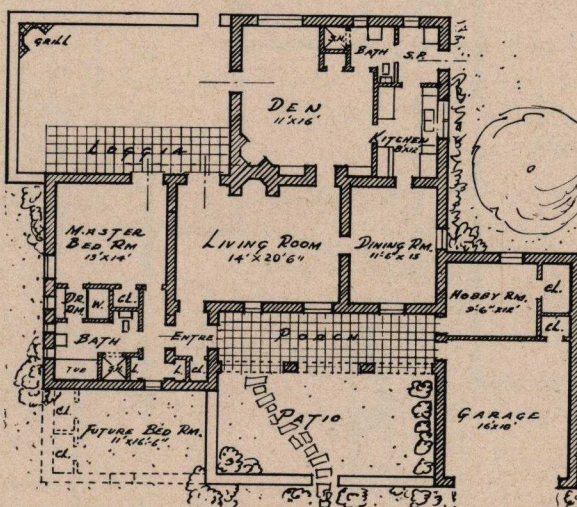
Furniture is yucca finish maple, with colorful fabrics and much hand painting and rope-tied joints.

The patio walls (see top photograph) are made of extra long and narrow adobe bricks—10"x20"—which provide a particularly good effect in showing the adobe texture.

Estimated cost of the house is \$7,200, exclusive of furnishing. If this amount were borrowed from the bank, and financed under a 20 year FHA insured loan, the monthly payments would be:

Prin. 5% int.....\$47.52
Mortgage ins. 2.95
Fire insurance 1.20
Taxes (estimated) 11.16

Total...\$62.83





Plan No. C-59 -- Oakland

CHESTER H. TREICHEL,
Architect

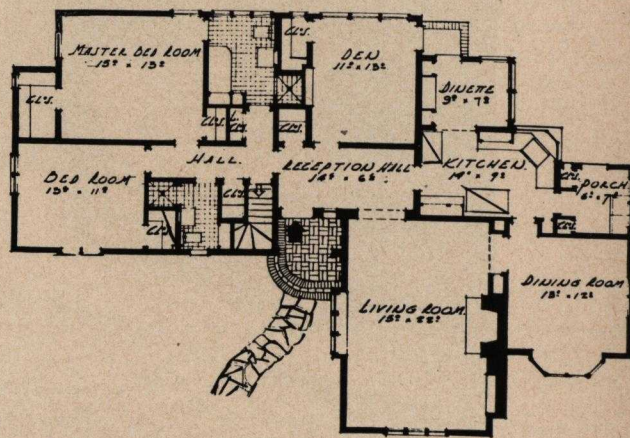
CLARENCE THRAMS,
Builder

A compact plan within the realm of better homes is this interesting creation which provides maximum housing at reasonable cost. The den, with closet, easily may be converted into a guest room, or third bedroom. The kitchen, with corner window and sink, should win plaudits from the woman of the house.

Construction cost was \$10,000 and if financed under a 20-year FHA insured mortgage for that amount, the payments would be approximately \$87.32 a month.

Principal and 5% interest.....	\$66.00
Mortgage insurance premium.....	4.10
Fire insurance premium.....	1.67
Taxes (estimated).....	15.55

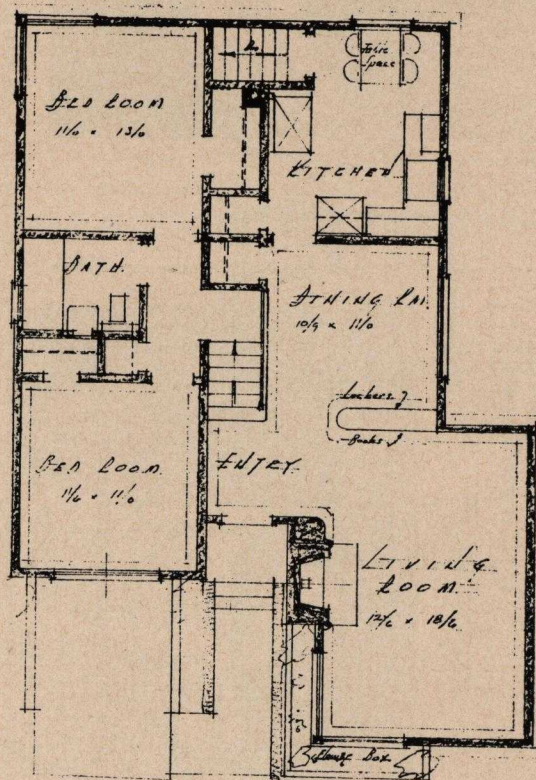
Total.....\$87.32



CONSTRUCTION OUTLINE

TYPE OF CONSTRUCTION—Frame
FOUNDATION—Concrete
EXTERIOR SURFACE—Stucco, brick
and half-timber
ROOF—Shakes
WINDOW FRAMES—Wood
PORCHES—Brick
WALKS—Slate
CHIMNEY—Brick

FIREPLACE—Marble
FLOORS—Oak and linoleum
INTERIOR WOODWORK—Pine
INTERIOR FINISH—Enameled
WIRING—Knob and tube
PLUMBING—Standard Sanitary
BATH FLOOR AND WALL—Tile
HEATING—Gas forced air
GLASS—Libby-Owens-Ford



Plan No. C-60 -- El Cerrito

(Below and left)

PAUL HAMMARBERG,
Architect

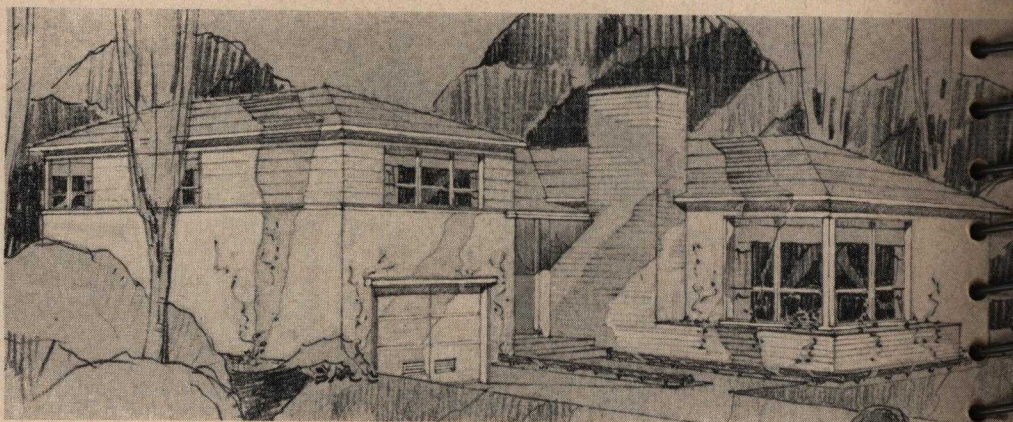
A. HAMMARBERG,
Builder

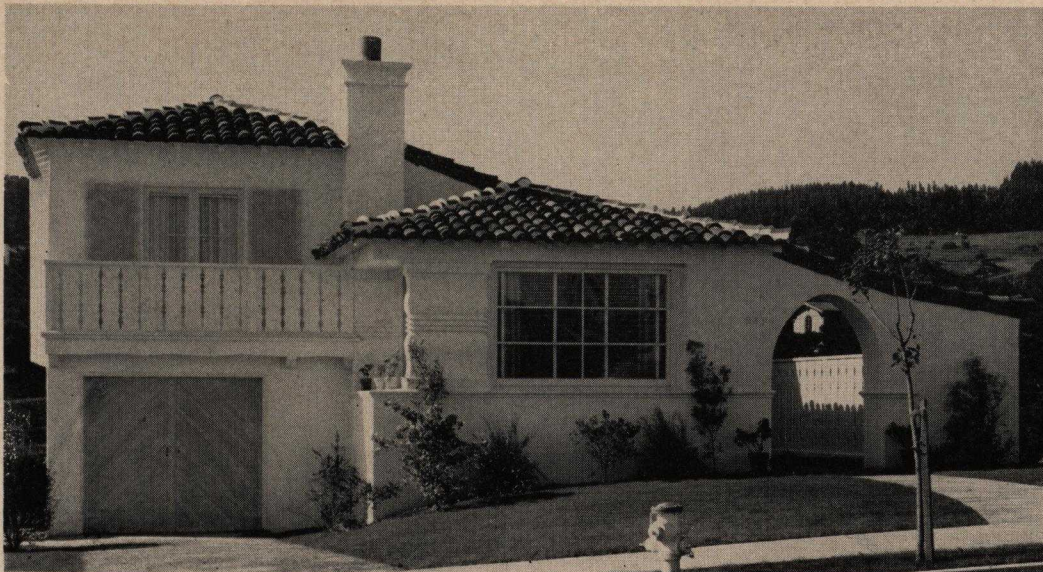
An interesting feature of this design is that the entry, dining and living room, with no separating walls, give this small house the appearance of roominess. The exterior is stucco and redwood. The interior is texture plaster, oak floors, and heating is by forced air.

Cost of construction approximated \$4000.
If insured under a 20-year FHA insured mortgage for that amount the payments would be about \$34.28 a month.

Principal and 5% interest.....	\$26.40
Mortgage insurance premium.....	1.70
Fire insurance premium.....	.60
Taxes (estimated).....	5.58

Total.....\$34.28



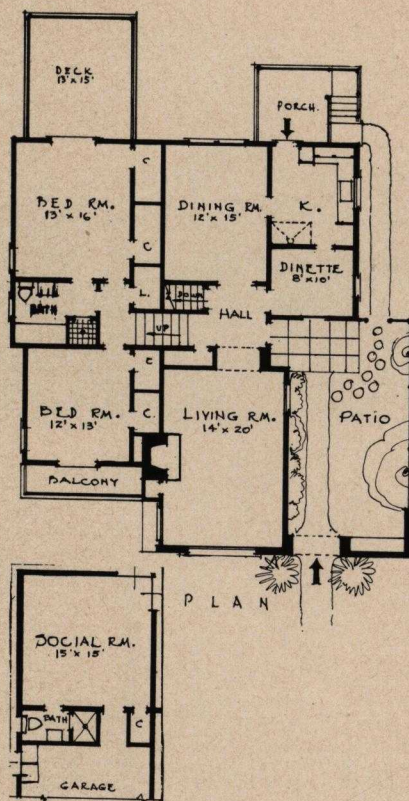


Plan No. 61-- Millbrae Highlands

Drawings by
CLEMENS FRIEDEL

Built by
MILLBRAE HIGHLANDS CO.

Days of the Dons are recalled in this interesting example of Spanish architecture, a home opened to public inspection under the appropriate name of "Vista Superba." The house was designed to take advantage of an unusual view. On the south, or sheltered side, it overlooks a rugged canyon and wooded hillside. On that side of the house is located a large sun deck and a porch opening off the kitchen for serving meals out of doors. A social hall, or rumpus room, in the basement also looks out onto this picturesque view. The entrance arch from the street opens onto a secluded patio, with entry hall at the rear of the living room.



For light, cross-ventilation and ample space for comfortable living, this modern type of Spanish house is attractive, practical and representative of real value for the investment. The exterior presents a pleasing combination of stucco and colorful tile roof. Elevated bedrooms are over the garage and social room.

The cost of construction was approximately \$9000. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$77.12 a month.

Principal and 5% interest.....	\$59.40
Mortgage insurance premium.....	3.82
Fire insurance premium.....	1.35
Taxes (estimated)	12.55
Total.....	\$77.12

CONSTRUCTION OUTLINE

FOUNDATION—Concrete

ROOF—Composition and tile

INTERIOR FINISH—Hall and living room,
Philippine mahogany; other rooms Doug-
las fir

WIRING—Knob and tube

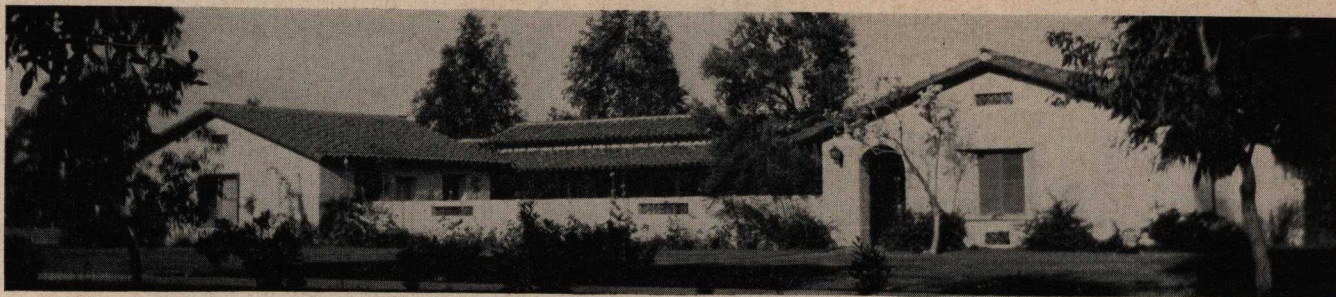
BATHROOM FIXTURES—Crane Co.

BATHROOM—Tile

HEATING—Gasfired hot air by Atlas
Heating and Ventilating Co.

KITCHEN FLOORS—Linoleum

OTHER FLOORS—Oak throughout



Plan No. C-62 -- Bakersfield

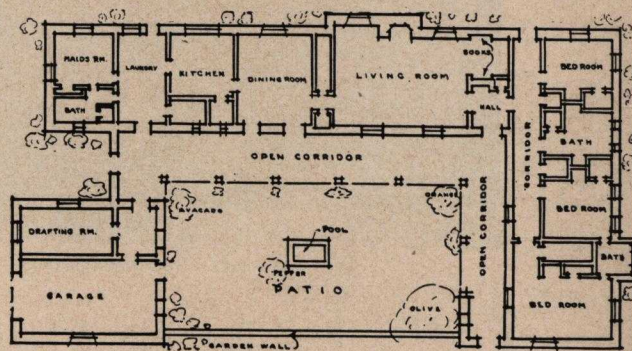
CLARENCE CULLIMORE,
Architect

JOE BURKE,
Builder

PELAR MORENO,
Adobe Contractor

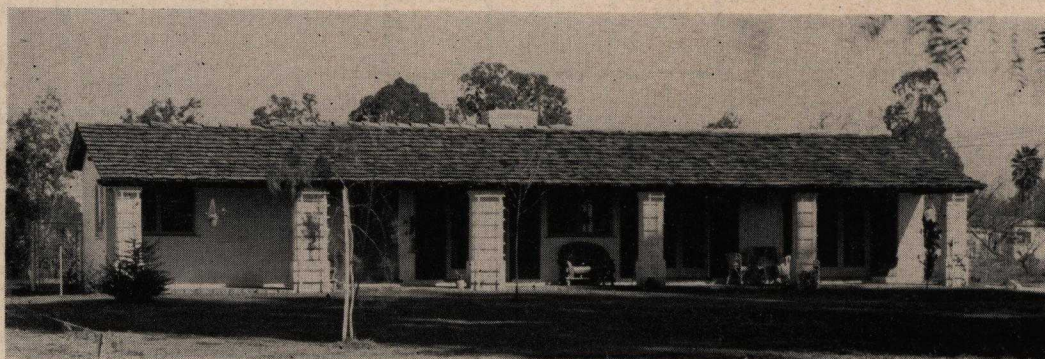
An appealing home in the higher price brackets is this rambling abode of sun dried adobe bricks. The design follows the hospitable mode of early California, as introduced by the Spanish Dons. Approximately 20,000 adobe bricks were used in the structure. The roof is of Mission tile and the porches floored with baked red flooring tile.

Cost of construction approximated \$22,000. If financed under a 20-year FHA insured mortgage for \$16,000, the maximum insurable amount, payments would be about \$139.64 a month.



Principal and 5% interest.....	\$105.60
Mortgage insurance premium.....	6.57
Fire insurance premium.....	2.67
Taxes (estimated)	24.80

Total.....\$139.64



Plan No. C-63 -- North Hollywood

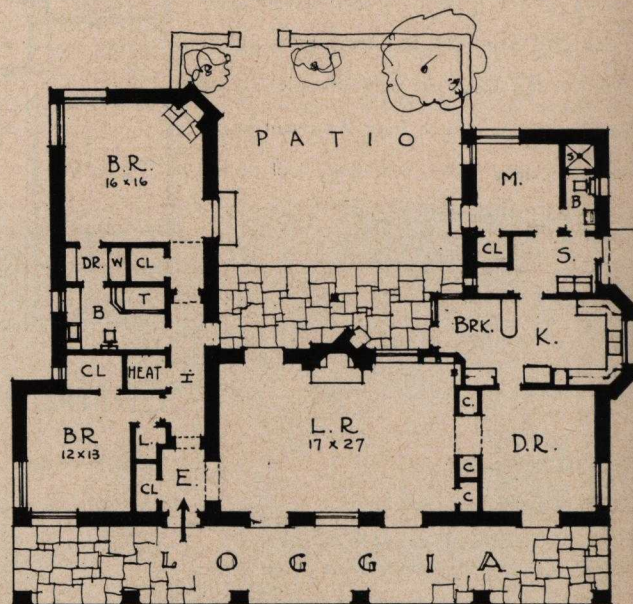
HAROLD O. SEXSMITH,
Architect

An ideal California ranch house which may be built of adobe, as pictured above, or in wood frame and cement plaster or cast concrete. The plan provides three fireplaces, in living room, the patio and the master bedroom. The living room has an open wood truss ceiling and shakes are used as roofing.

Construction cost for wood frame and cement plaster, is approximately \$8000. Financed under a 20-year FHA insured mortgage for that amount, the payments would amount to about \$68.66 a month.

Principal and 5% interest.....	\$52.80
Mortgage insurance premium.....	3.40
Fire insurance premium.....	1.30
Taxes (estimated)	11.16

Total.....\$68.66





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PARKER S. MADDUX, President

CALIFORNIA HOMES COST CHART

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Financing Homes Under the FHA Plan

EFFECTIVE JULY 1, 1939

This chart has been carefully compiled, but it can not apply to the penny in all cases because of variation in property appraisals, taxes and fire insurance rates. Under present FHA regulations, mortgages are insurable on new homes for as much as 90 percent of the appraised value of house and lot when the appraisal does not exceed \$6000. Above that amount insured mortgages may cover 90 percent of the first \$6000, plus 80 percent of the value above that amount up to \$10,000. When the appraised value exceeds \$10,000 the maximum amount for which FHA insures mortgages is 80 percent, the maximum insurable mortgage being \$16,000 on a dwelling not to exceed four family units.

90% Mortgage Insurance on Appraised Values up to \$6000

MONTHLY PAYMENTS ON A 20-YEAR LOAN

Appraised value of house and lot.....	\$ 3,000	\$ 3,500	\$ 4,000	\$ 4,500	\$ 5,000	\$ 5,500	\$ 6,000
Maximum insured loan (90%) ¹	\$ 2,700	3,100*	3,600	4,000*	4,500	4,900*	5,400
Monthly payments on 20 year loan:							
Principal and 5% interest.....	\$ 17.82	20.46	23.76	26.40	29.70	32.34	35.64
Mortgage insurance (1/2 of 1%) ²	\$ 1.16	1.32	1.54	1.70	1.90	2.08	2.28
Monthly cost of buying home.....	\$ 18.98	21.78	25.30	28.10	31.60	34.42	37.92
Add fire insurance (estimated).....	\$.40	.47	.53	.60	.67	.75	.80
Add taxes (average in Calif.) ³	\$ 3.72	4.34	4.96	5.58	6.20	6.82	7.44
TOTAL MONTHLY PAYMENTS.....	\$23.10	26.59	30.79	34.28	38.47	41.99	46.16

MONTHLY PAYMENTS ON A 25-YEAR LOAN

Appraised value of house and lot.....	\$ 3,000	\$ 3,500	\$ 4,000	\$ 4,500	\$ 5,000	\$ 5,500	\$ 6,000
Maximum insured loan (90%) ¹	\$ 2,700	3,100*	3,600	4,000*	4,500	4,900*	5,400
Monthly payments on 25 year loan:							
Principal and 5% interest.....	\$ 15.80	18.13	21.06	23.40	26.33	28.67	31.59
Mortgage insurance (1/2 of 1%) ²	\$ 1.17	1.33	1.55	1.72	1.93	2.11	2.32
Monthly cost of buying home.....	\$ 16.97	19.46	22.61	25.12	28.26	30.78	33.91
Add fire insurance (estimated).....	\$.40	.47	.53	.60	.67	.75	.80
Add taxes (average in Calif.) ³	\$ 3.72	4.34	4.96	5.58	6.20	6.82	7.44
TOTAL MONTHLY PAYMENTS.....	\$21.07	24.27	28.10	31.30	35.13	38.35	42.15

90% and 80% Mortgage Insurance on Values Over \$6000 to \$10,000

MONTHLY PAYMENTS ON A 15-YEAR LOAN

Appraised value of house and lot.....	\$ 7,000	\$ 7,500	\$ 8,000	\$ 8,500	\$ 9,000	\$ 9,500	\$10,000
Maximum insured loan (90% and 80%) ¹	\$ 6,200	6,600	7,000	7,400	7,800	8,200	8,600
Monthly payments on 15 year loan:							
Principal and 5% interest.....	\$ 49.03	52.21	55.37	58.54	61.68	64.87	68.01
Mortgage insurance (1/2 of 1%) ²	\$ 2.53	2.69	2.86	3.00	3.18	3.33	3.51
Monthly cost of buying home.....	\$ 51.56	54.90	58.23	61.54	64.86	68.20	71.52
Add fire insurance (estimated).....	\$ 1.03	1.09	1.17	1.23	1.29	1.36	1.44
Add taxes (average in Calif.) ³	\$ 8.68	9.31	9.91	10.43	11.00	12.16	13.33
TOTAL MONTHLY PAYMENTS.....	\$61.27	65.30	69.31	73.20	77.15	81.72	86.29

MONTHLY PAYMENTS ON A 20-YEAR LOAN

Appraised value of house and lot.....	\$ 7,000	\$ 7,500	\$ 8,000	\$ 8,500	\$ 9,000	\$ 9,500	\$10,000
Maximum insured loan (90% and 80%) ¹	\$ 6,200	6,600	7,000	7,400	7,800	8,200	8,600
Monthly payments on 20 year loan:							
Principal and 5% interest.....	\$ 40.92	43.56	46.20	48.84	51.48	54.12	56.76
Mortgage insurance (1/2 of 1%) ²	\$ 2.54	2.71	2.87	3.03	3.20	3.36	3.53
Monthly cost of buying home.....	\$ 43.46	46.27	49.07	51.87	54.68	57.48	60.29
Add fire insurance (estimated).....	\$ 1.03	1.09	1.17	1.23	1.29	1.36	1.44
Add taxes (average in Calif.) ³	\$ 8.68	9.31	9.91	10.43	11.00	12.16	13.33
TOTAL MONTHLY PAYMENTS.....	\$53.17	56.67	60.15	63.53	66.97	71.00	75.06

80% Mortgage Insurance on Values Over \$10,000 to \$20,000

MONTHLY PAYMENTS ON A 15-YEAR LOAN

Appraised value of house and lot.....	\$11,000	\$12,000	\$12,500	\$13,000	\$14,000	\$15,000	\$20,000
Maximum insured loan (80%) ¹	\$ 8,800	9,600	10,000	10,400	11,200	12,000	16,000
Monthly payments on 15 year loan:							
Principal and 5% interest.....	\$ 69.61	75.94	79.08	82.26	88.59	94.90	126.53
Mortgage insurance (1/2 of 1%) ²	\$ 3.59	3.92	4.08	4.24	4.57	4.90	6.53
Monthly cost of buying home.....	\$ 73.20	79.86	83.16	86.50	93.16	99.80	133.06
Add fire insurance (estimated).....	\$ 1.47	1.60	1.67	1.74	1.87	2.00	2.67
Add taxes (average in Calif.) ³	\$ 13.64	14.88	15.55	16.12	17.36	18.60	24.80
TOTAL MONTHLY PAYMENTS.....	\$88.31	96.34	100.38	104.36	112.39	120.40	160.53

MONTHLY PAYMENTS ON A 20-YEAR LOAN

Appraised value of house and lot.....	\$11,000	\$12,000	\$12,500	\$13,000	\$14,000	\$15,000	\$20,000
Maximum insured loan (80%) ¹	\$ 8,800	9,600	10,000	10,400	11,200	12,000	16,000
Monthly payments on 20 year loan:							
Principal and 5% interest.....	\$ 58.08	63.36	66.00	68.64	73.92	79.20	105.60
Mortgage insurance (1/2 of 1%) ²	\$ 3.61	3.94	4.10	4.26	4.59	4.92	6.57
Monthly cost of buying home.....	\$ 61.69	67.30	70.10	72.90	78.51	84.12	112.17
Add fire insurance (estimated).....	\$ 1.47	1.60	1.67	1.74	1.87	2.00	2.67
Add taxes (average in Calif.) ³	\$ 13.64	14.88	15.55	16.12	17.36	18.60	24.80
TOTAL MONTHLY PAYMENTS.....	\$76.80	83.78	87.32	90.76	97.74	104.72	139.64

* Mortgages are insurable only in multiples of \$100.

¹ Maximum amount of loan is based on FHA appraisal.

² Amount quoted for first year only, as it decreases each year.

³ An average tax rate was computed from the rates for 56 cities and towns in 40 California counties. One-twelfth of the total annual tax and fire insurance premium is paid each month.

Authority to reproduce this chart in whole or in part must be obtained from the publishers.



A Gateway to Home Building Opportunities

The gateway pictured above is a familiar sight as you enter Eureka on Highway 101. It leads to points much further than the obvious physical aspects. Beyond it is a new world of lumber merchandising realities, the purpose being to help retail distributors provide maximum values for their customers—the builders and people who are planning to build a new home.

Our "Redwood Home of the Month" enables these lumber merchants to show you many convincing examples of what can be done at modest cost with quality materials such as Redwood, in the proper grades.

A few of these recent examples are illustrated and described on the following pages. For further information consult your nearest retail lumber merchant—the one handling H.E. Brand Redwood. We'll gladly furnish his name and address if you'll write us. Ask him for a free illustrated folder featuring the "Redwood Home of the Month."

HOLMES EUREKA

OFFICES: ARCHITECTS BUILDING, LOS ANGELES



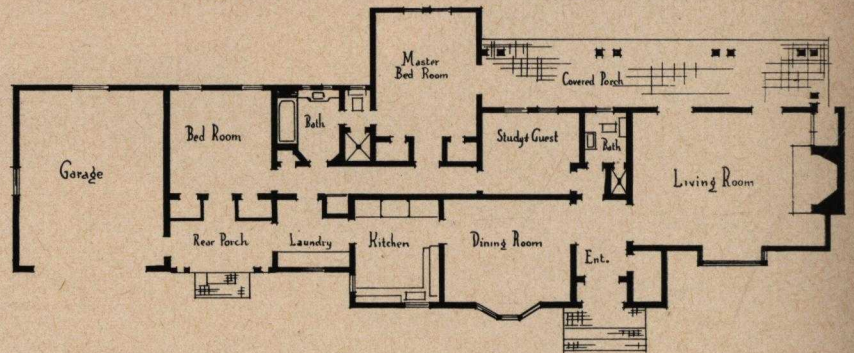
LUMBER COMPANY

FINANCIAL CENTER BUILDING, SAN FRANCISCO



Plan No. C-64
Los Angeles

HOWARD G. ELWELL,
Architect



This modern version of the classic California type bungalow has been the subject of many fine compliments. Redwood has been used to splendid advantage in creating a sense of length by means of the horizontal shadow lines. The windows, front door and entrance detail, trellis work and garage are especially well executed. Garage door is skillfully worked out to form into the exterior design. Here a combination of horizontal and vertical redwood siding is used to good advantage. A clever touch is seen in the specially detailed redwood mail box at the curb.

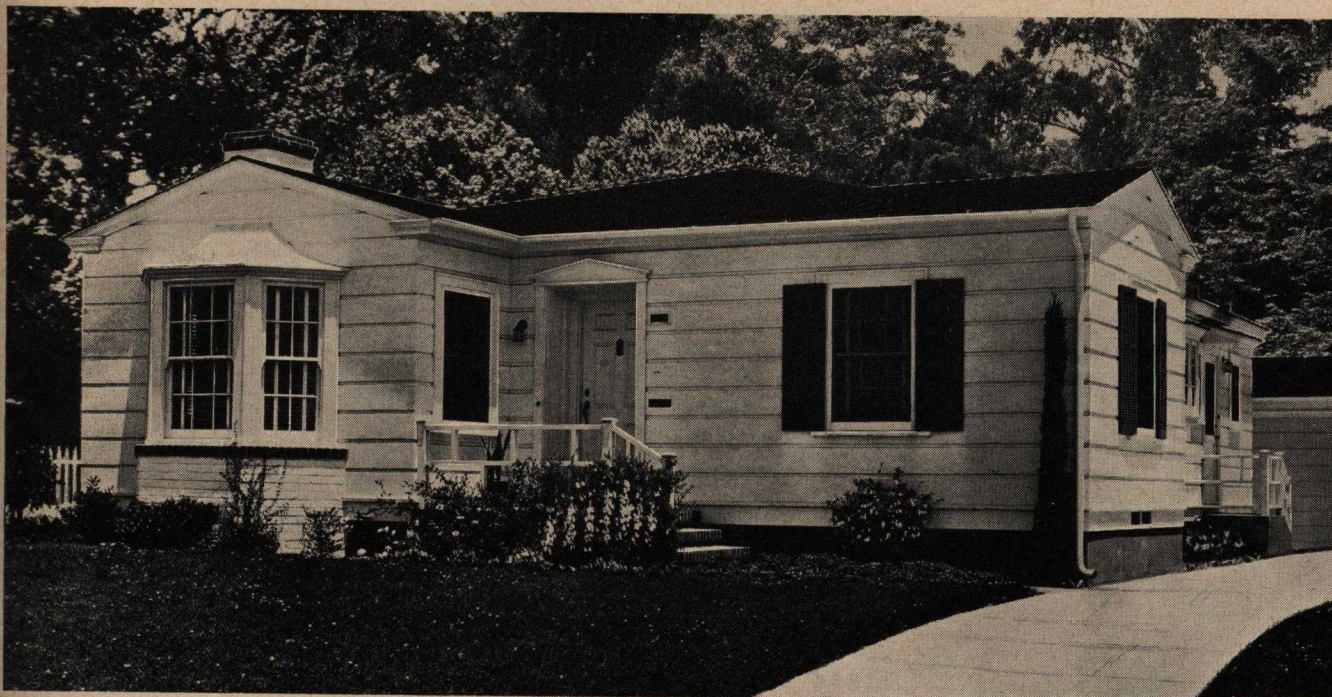
A splendid demonstration in favor of the growing trend to employ professional architects for homes of every size. The skilled architect is not hampered by size of building site. After completing plans for a frontage of 100 ft., he doesn't try to fit the same house to another lot of smaller size. If the other lot only measures 50 ft. he'll design an attractive home accordingly—and to fit all requirements. His studies will include a dozen things that the layman never dreams of—strength, utility, adaptability of materials, surroundings, direction of wind, shadows, sounds, etc.

Architect Howard G. Elwell planned the main bath to give practically the capacity of two bath rooms, with extra fixtures. One person can use the tub, while another is in the adjoining toilet room or shower. Main bath is accessible from kitchen and rear entrance. Second bath, being near entrance, study and guest bedroom, is convenient for guests as well as owner. Covered porch from garden to house gives rain shelter.

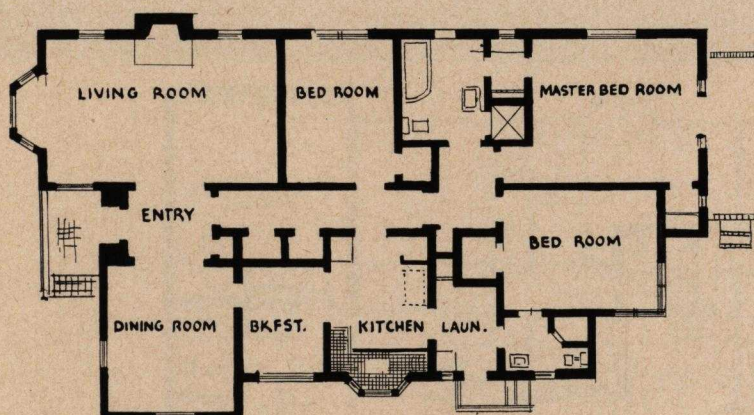
The cost of this house was approximately \$6800. It should be realized that the estimated cost of a similar structure would vary more or less depending on location and other factors. If purchased through a 20 year F.H.A. insured loan for that amount, monthly payments would amount to approximately:

Principal and 5% interest.....	\$44.88
Mortgage insurance (1/2 of 1%).....	2.79
Add fire insurance	1.14
Add taxes (estimated)	10.54

Total.....\$59.35



Plan No. C-65
San Diego
CHARLES H. SALYERS,
Architect



Mr. Charlie H. Salyers has designed a little masterpiece in this modern version of the classic Colonial. The layout and arrangement on a 50 foot lot demonstrates what can really be accomplished by a man who knows how—a skilled architect.

Mr. Salyers writes: "The layout of the house was kept simple and compact with the thought in mind that the charm of a small house is in simplicity of arrangement and design."

The entrance hall, seldom found in small houses, is accessible from the living and dining rooms; and is connected with all other rooms through the hallway. By reason of this practical plan the kitchen is only a few steps from the front entrance. Bay window and tile shelf in kitchen, add space and convenience. Kitchen is so located that the living quarters of the house are easily kept free from cooking odors.

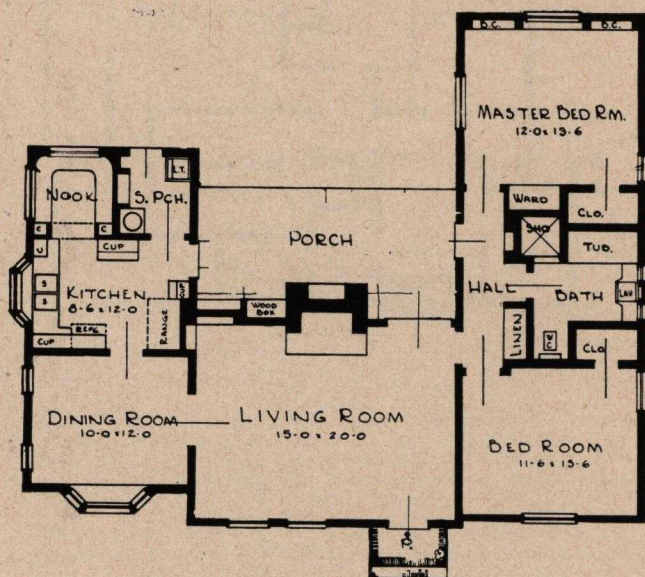
Architect Salyers describes the exterior color scheme in this manner: "Redwood siding is painted white, the shutters green. Roof shingles are stained black, forming a pleasing combination with the green

lawn and shrubbery." Design of the house exterior is well worked out for artistic values—detailed entrance way, porch rail, bay window and shutters; together they make a well balanced building.

The cost of this house was approximately \$6,400. It should be realized that the estimated cost of a similar structure would vary more or less, depending on location and other factors. If purchased through a 20 year FHA insured loan for that amount, monthly payments would be approximately:

Principal and 5% interest.....	\$42.24
Mortgage insurance (1/2 of 1%).....	2.62
Fire insurance (estimate)	1.07
Taxes (estimate)	9.92

Total.....\$55.85



Plan No. C-66 Los Angeles

LEO F. BACHMAN,
Architect

WILLIA MELLENTIN,
Builder

The house design is Cape Cod. The floor plan is typical of the California Monterey. Together they form a very interesting home, that can be built for approximately \$4750.

Siding is 1"x10" redwood. The water table moulds, window sills, and mud sills are also of redwood. The roof is covered with No. 1 redwood shingles.

The plan of the house is one the principles of which can be followed by any builder of small homes. Note that each grouping of rooms forms a rectangle, which together make up the house. Such a design cuts carpentry and framing costs, yet makes possible a pleasing exterior appearance and interior arrangement.

The porch in the rear is reached either from the kitchen or living room, and is ideal for outdoor meals with the barbecue pit for entertaining.

The bay windows in dining room and kitchen lend an added touch and admit an abundance of light. Note, too, that there is good ventilation in every room. The stall shower is an added feature which is in great demand today.

If \$4,700 were loaned by a financial institution to finance this home (loans are only insured in multiples of \$100 by the FHA) for a twenty-year period, monthly payments would be about:

Principal and 5% interest.....	\$31.02
Mortgage insurance (1/2 of 1%).....	1.99
Fire insurance (estimated) .....	.71
Taxes (estimated)	6.51

Total.....\$40.23

Plan No. C-67

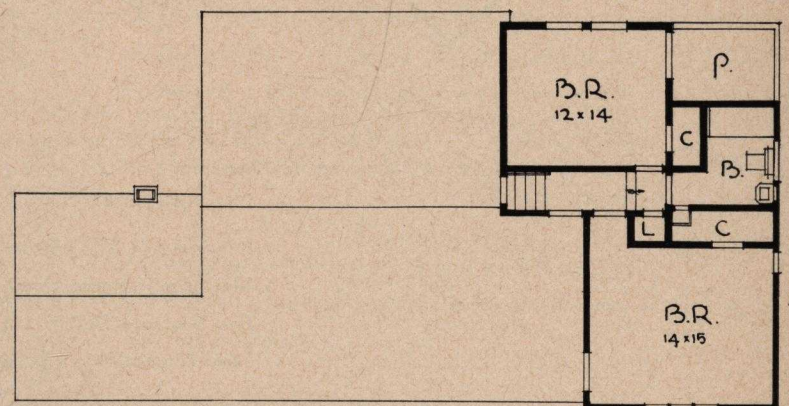
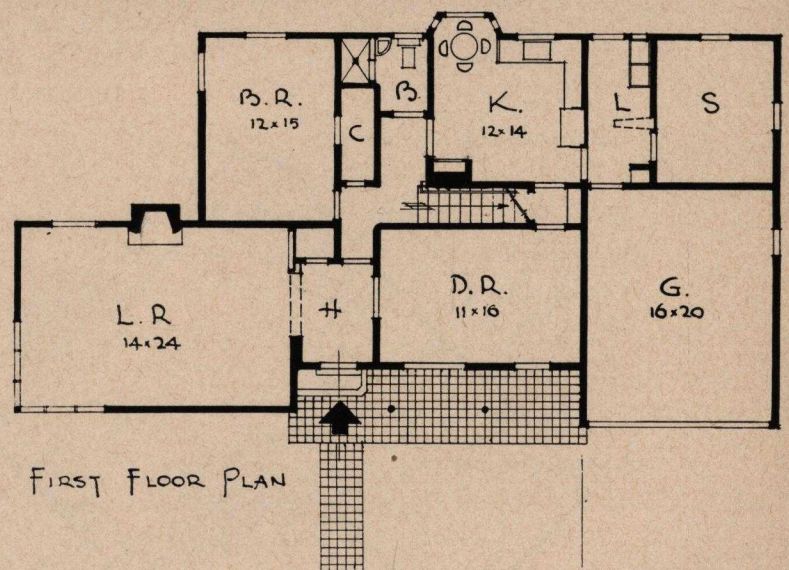
Alameda

WILLIAM EDWARD SCHIRMER, Architect

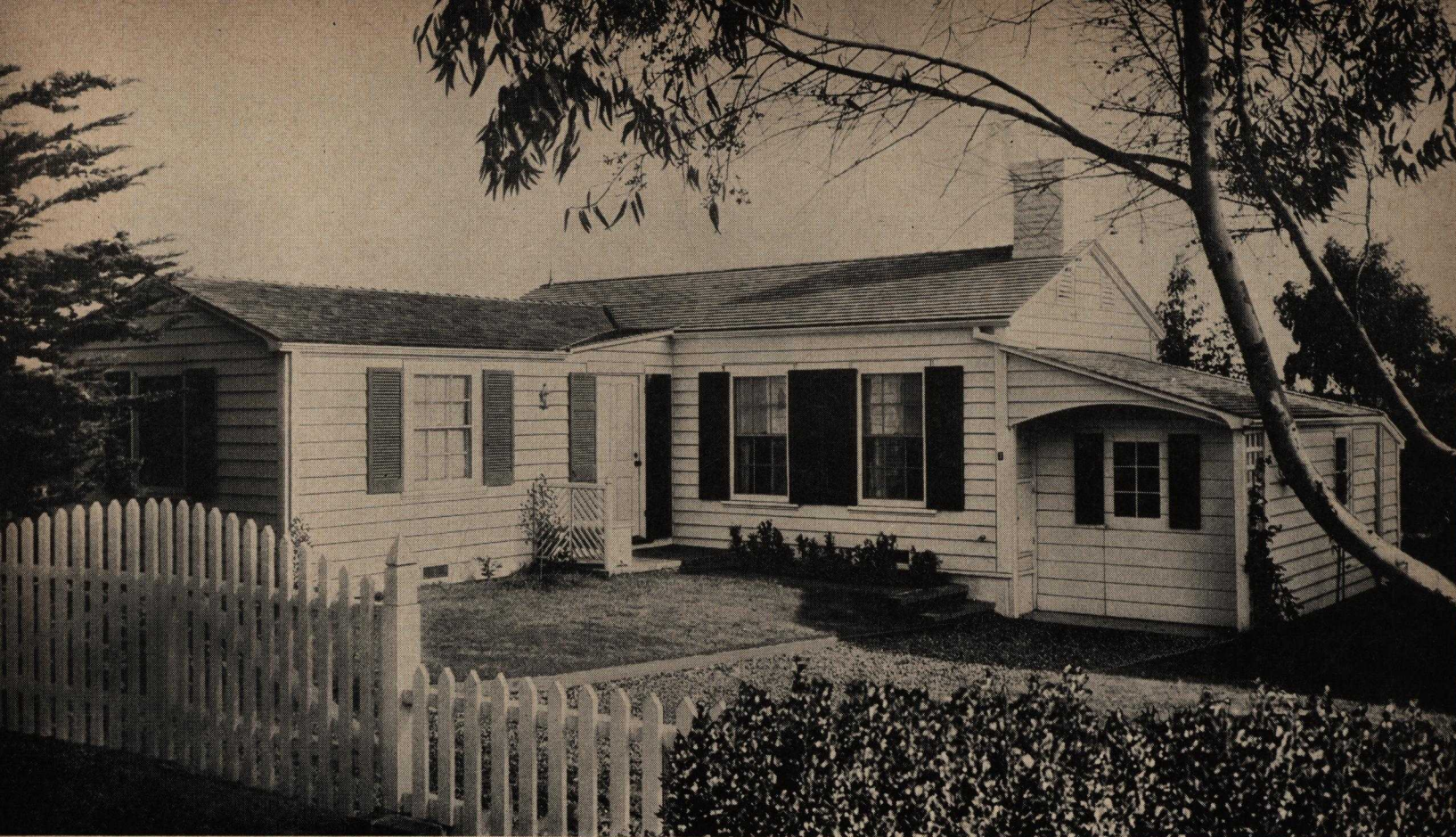
California Colonial in the modern manner! Straight lines without hard, mechanical severity. Clean-cut carving of ornamental detail. The architect, in tune with his materials, called for Redwood. Note the two patterns of Rustic, in a vertical and horizontal combination. This little dwelling shows the fine hand of the professional. Artistic, convenient, comfortable, enduring. Second story was built over garage to save height and money. Same pattern Redwood Rustic carried along house, garage and fence, created a streamline exterior of distinction. Cost \$6900. It should be understood that the cost of a similar structure would vary with location and other factors. If purchased for approximately \$6900 through a 20-year FHA loan, monthly payments would be about:

Principal and 5% interest.....	\$45.54
Mortgage insurance (1/2 of 1%).....	2.83
Fire insurance (approximate est.).....	1.15
Taxes (approximate estimate).....	10.69

Total.....\$60.21

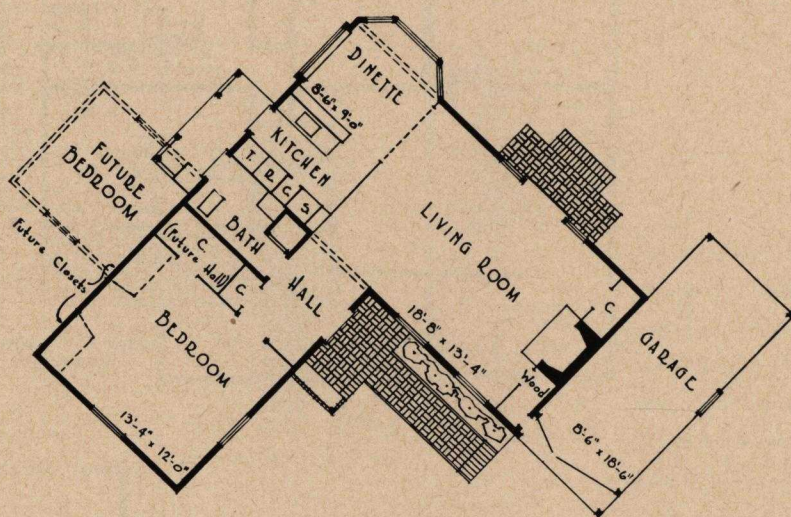


SECOND FLOOR PLAN



Plan No. C-68--Laguna Beach

CHARLES A. HUNTER, Architect



This home with redwood shingles, redwood sidewalls, trim and fence, was built for \$3200. The cost of a similar structure would vary according to location and other factors. If purchased for \$3200 through a 20-year FHA loan, monthly payments would be approximately \$27.92.

Principal and 5% interest.....	\$21.12
Mortgage insurance premium.....	1.31
Fire insurance (estimated).....	.53
Taxes (approximate estimate).....	4.96
Total.....	\$27.92

Combining economy and compactness, Cape Cod goes to the Southern California seashore in this practical "honeymoon cottage." Note the large windows in living room and dinette, the three exposures in bedroom, generous floor areas, and the thoughtful provision for adding a room when the need arises or finances permit.

Turning attention to the correct and artistic designing of small homes, Architect Hunter reveals some of his thoughts relating to this Cape Cod cottage. "In plan, we feel that it is much better to provide fewer rooms than to make them too small, for in any comfortable house the living room should have the feeling of spaciousness. The bedroom should comfortably accommodate twin beds, bed-side stand, bureau, upholstered chair and a small chair.

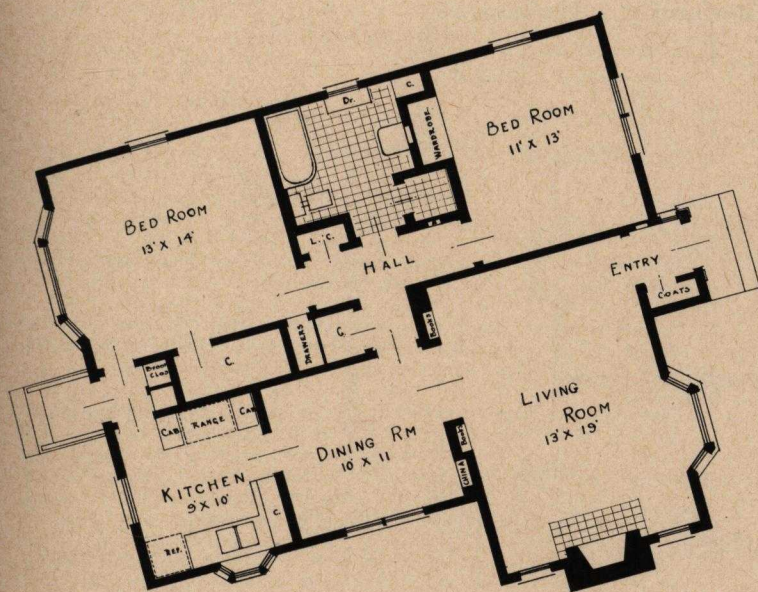
"The informal living today permits use of dinette and kitchen space more or less in one area. The bath is compact, with provision here for entry of bathers direct from outside. Another important feature is the size of the chimney. We believe the proportions should be ample and satisfactory, rather than reduced to a minimum. It means but a few more brick and adds much to the attractiveness of the completed design."



On these two pages, 1939
Redwood "Homes of the
Month"

Plan No. C-69--Long Beach

CLARENCE N. ALDRICH, Architect



The cost of constructing this house was \$4500. The cost of duplicating the structure would vary slightly according to location and other factors. If financed under a \$4500 mortgage insured by FHA, repayable over a period of 20 years, the monthly payments would be approximately \$38.47, as follows:

Principal and 5% interest.....	\$29.70
Mortgage insurance premium.....	1.90
Fire insurance (estimated).....	.67
Taxes (approximate estimate).....	6.20

Total.....**\$38.47**

Practical planning brings many desirable features into this attractive small home, not the least of which is ample light and cross ventilation. An entry hall provides a closet for coats and wraps, and the spacious living room opens into the dining room, a convenience when entertaining. The conveniently arranged kitchen and abundance of closet space should appeal to the systematic lady of the house.

A large bathroom, more generous in proportions than usually found in small homes and providing both tub and shower, separates the two bedrooms.

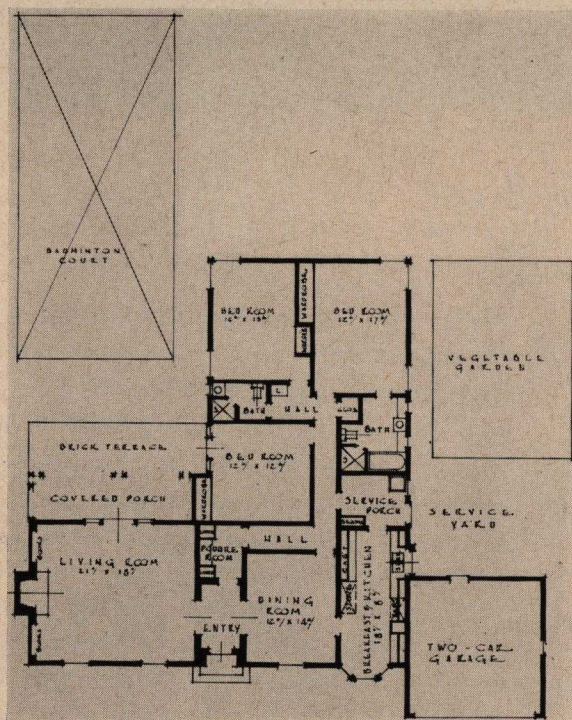
The outerwalls are of redwood siding, also the trim, window and door casings are redwood. Lending attractiveness to the architectural design is the type and treatment of the siding, harmonious and attractive and giving the appearance of a home much larger than its modest cost.

All lumber below the floor line is heart of redwood and the roofing is redwood shingles, unstained that they may weather naturally.

Many similar homes are now being built and paid for on terms less than average rent.



A 1939 "Redwood
Home of the Month"



Plan No. C-70 Beverly Hills

JAY ELLSWORTH,
Architect

GREGORY MARSHALL,
Builder

This redwood home is simply "chock full" of new ideas for the home builder who wants a lot of home for the money.

For example, note the Powder room, easily reached from the entry hall, dining or living room. The charming hostess would be delighted to have such an added convenience for guests.

Then note the covered porch and brick terrace, a pleasant place for outdoor living and loafing. The kitchen design is unusual, because of its length, yet compact and serviceable. The master bedroom has both tub and shower, while the other bath and shower is accessible to either of the other two bedrooms.

The fact that all rooms are of convenient size, yet not too large, made it possible to build this house for \$6,000, including the architect's fee. It contains 1,750 square feet. If that amount of money were loaned for twenty years through an FHA insured loan, monthly payments would be about:

Principal and 5% interest.....	\$39.60
Mortgage insurance (1/2 of 1%).....	2.55
Fire insurance (estimated).....	.90
Taxes (estimated).....	8.37

Total.....\$51.42

CONSTRUCTION OUTLINE

FOUNDATION—Plain and reinforced concrete

FOUNDATION SILLS—Redwood

FRAMING—Grade marked Douglas Fir

EXTERIOR SIDING—Redwood

EXTERIOR TRIM and FRONT DOOR FRAME
—Redwood

HEATING—Gas warm air

PORCH FLOOR and WALKS—Brick

INTERIOR FLOORS—Oak

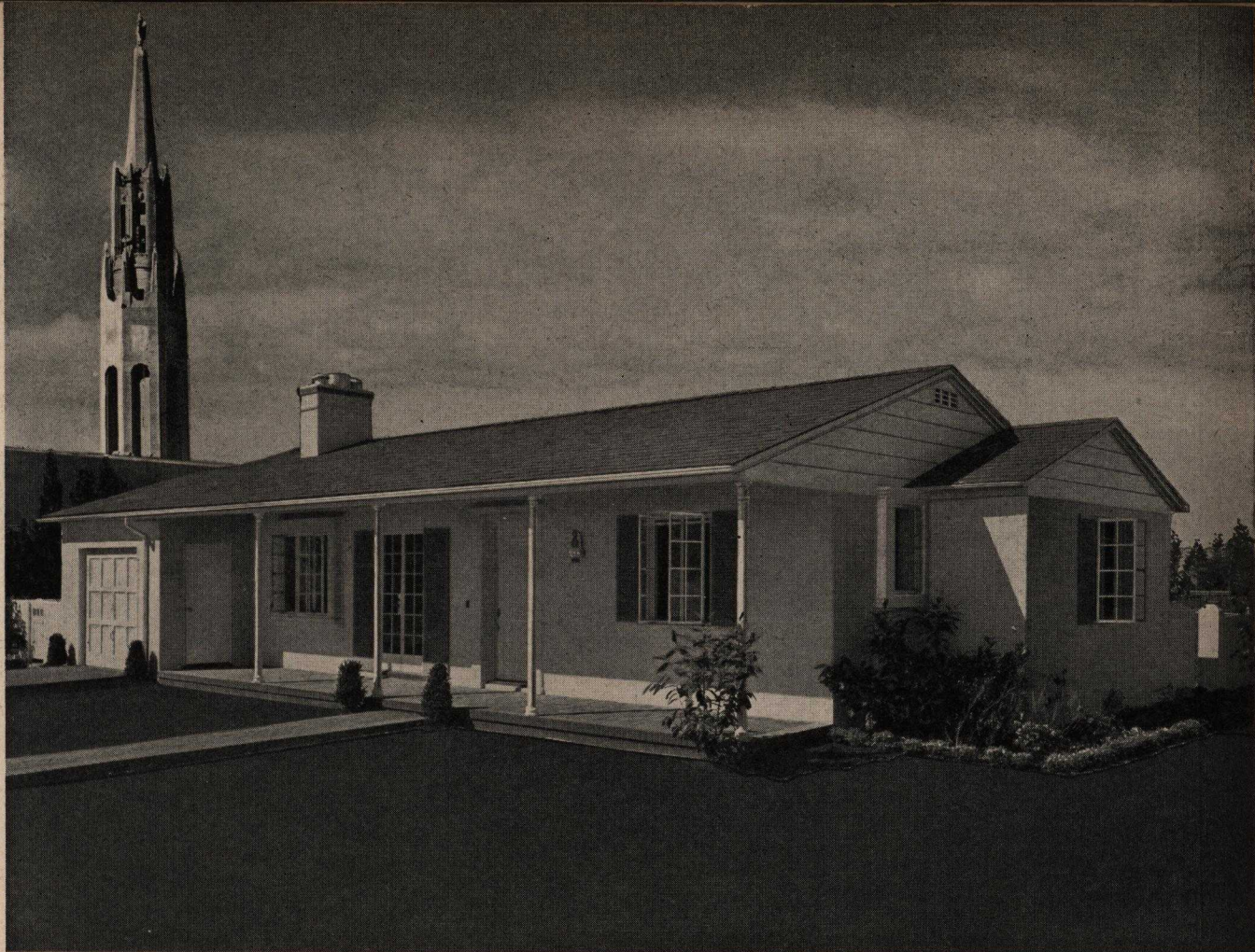
BATHROOM FLOOR—Gladding McBean
Tile

KITCHEN and PORCH FLOORS—Linoleum

ROOF—Wood shingle

CHIMNEY—Brick

STYLE—Monterey Colonial



Plan No. C-71

Treasure Island

J. K. BALLANTINE, JR.,
Architect
G. W. WILLIAMS CO.,
Builders

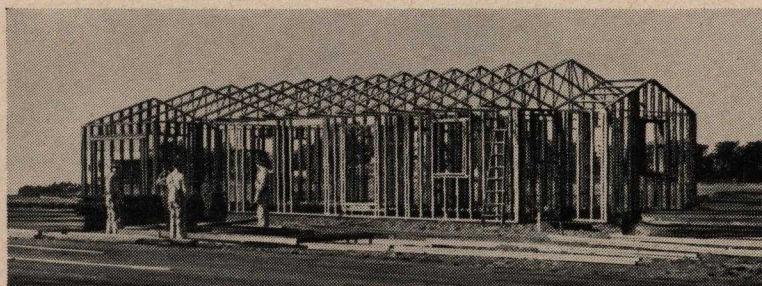
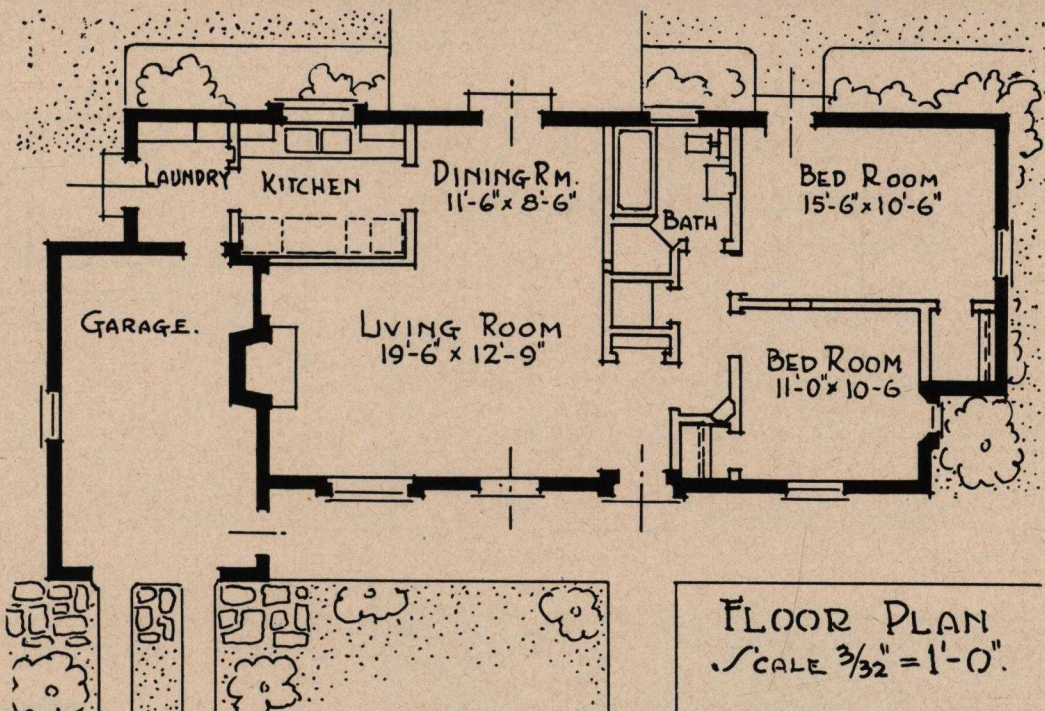
Soulé Steel Company has been developing for years the "unibilt" method of building steel-frame dwellings. One of the most noteworthy examples was the ultra moderne four family dwelling at 345 Acacia, Stockton, designed by Architect Frank Mayo (see California Homes, January, 1937).

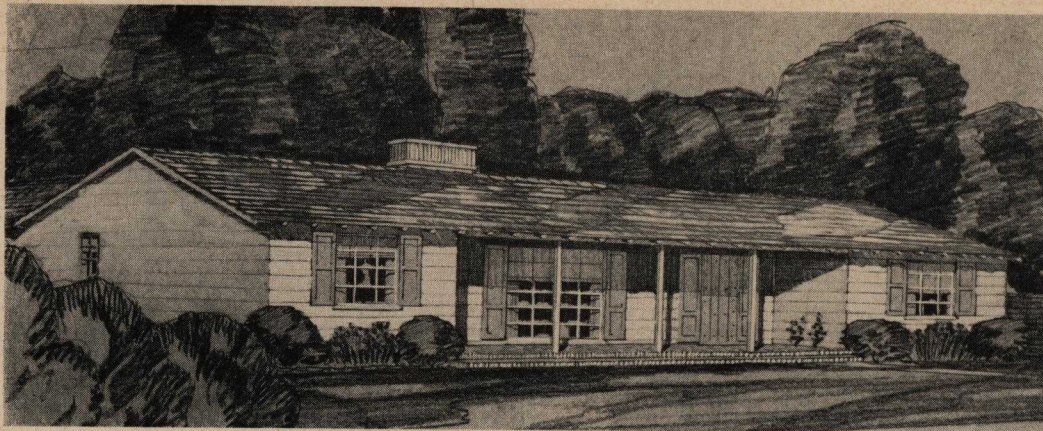
The house pictured here is built as a demonstration at the Golden Gate Exposition. Whether a small home can be built economically enough of steel frame to fit the owner's pocketbook is an open question. Strides, however, are being made in this direction.

Estimated cost of the house is from \$5000 to \$6000, dependent upon location. If \$5400 were borrowed to build such a home through an FHA insured 20 year loan, monthly payments would be about:

Principal and 5% int.	\$35.64
Mortgage ins. (1/2 of 1%)	2.28
Fire insurance (est.)	.80
Taxes (estimated)	7.44

Total.....\$46.16

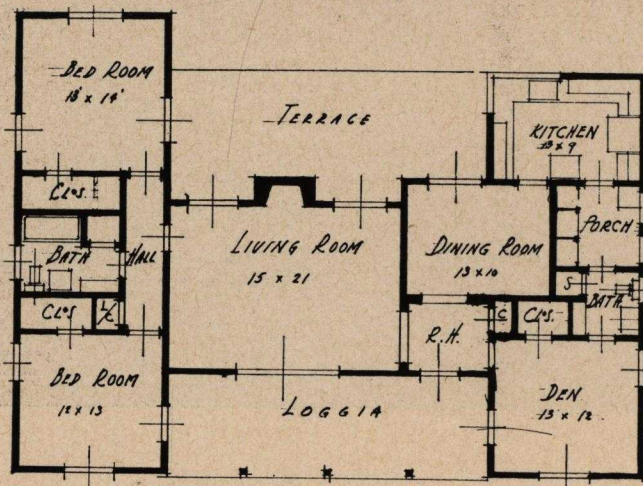




Plan
No. C-72

San Leandro

CHESTER H. TREICHEL
Architect



Ever popular in California is the ranch type home, and here is ample evidence that such a dwelling does not need to be a rambling affair. Compact, with interesting arrangement, and taking advantage of every opportunity for light, ventilation and out-of-doors living, this home offers many desirable features. The housewife will be delighted with the conveniently arranged kitchen and large corner window, while the man of the house may work late in his den, or entertain, without disturbing those who retire early.

Built at a cost of \$5500, this house could be paid for under a 20-year FHA insured mortgage on monthly payments, including taxes and fire insurance, of approximately:

\$48.03

Plan No. C-73--Sacramento

(Below)

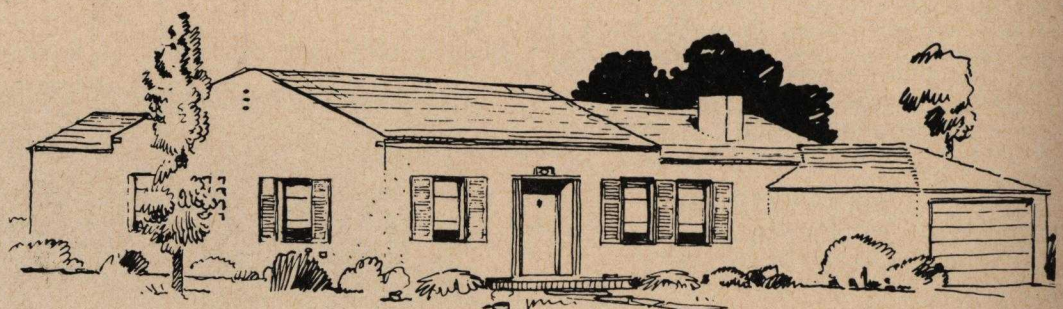
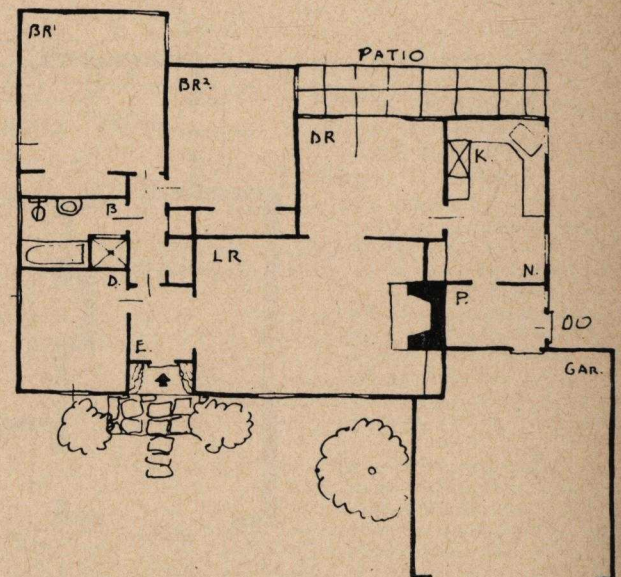
HERBERT GOODPASTOR, Architect

CHAS. DE CUIR, Builder

Another type of dwelling which should appeal to followers of al fresco living is this Sacramento home offering both indoor and "outdoor living room." A rear patio, opening from the dining room, serves as a summertime living room. The house is of frame and stucco construction with cedar roof. A fireplace is supplemented by gas furnace. The interior finish is wallpaper and stucco. For a larger family, or to entertain guests, the den at the front easily could be converted into a third bedroom.

The cost of construction was approximately \$5400, and if financed under a 20-year FHA insured mortgage for that amount, the monthly payments, including taxes and fire insurance, would be about:

\$46.16

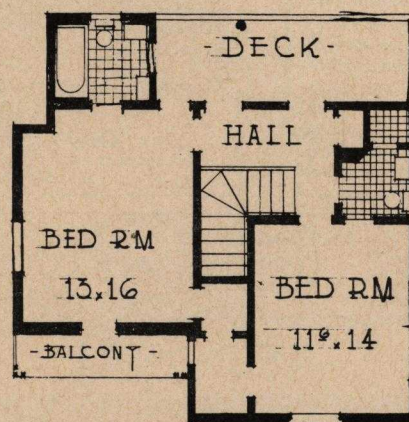
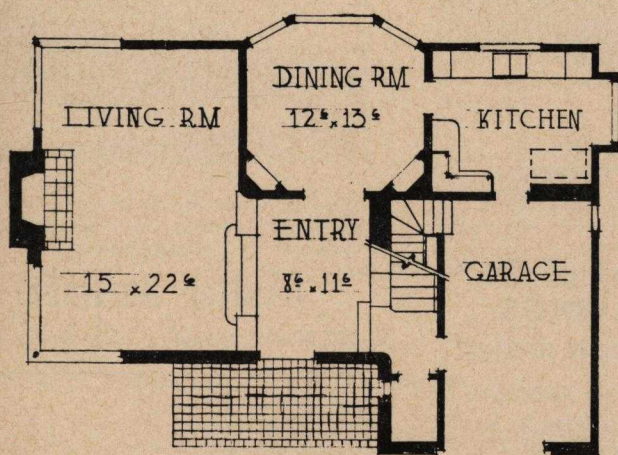


H. Goodpastor
Architect



Plan No. C-74--Piedmont

MARIO CORBETT, Architect

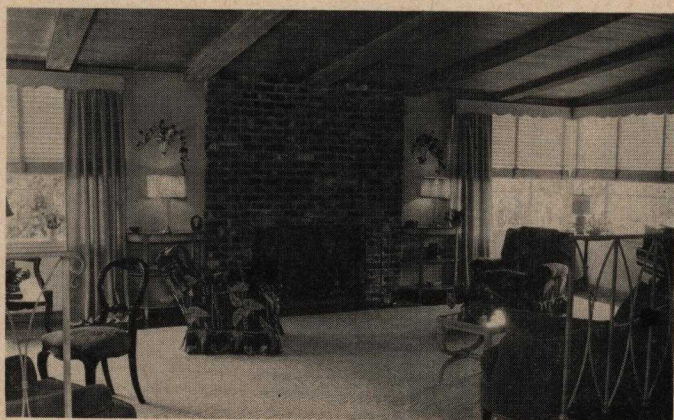


Harmonizing with its picturesque setting, the exterior of this interesting home is a combination of rough used bricks, plaster and redwood. The roof is heavy redwood shakes, the sash of steel and wood.

The spacious living room, with fireplace and corner windows, and dining room take advantage of an unusual view. The walls are smooth plaster painted, with plank floors in the main rooms downstairs, otherwise plain oak. The second floor includes two bedrooms and baths, opening onto a sun deck.

Cost of building this attractive home was \$6500, and if financed for that amount under a 20-year FHA insured mortgage, the monthly payments, including taxes and fire insurance, would amount to approximately:

\$56.76



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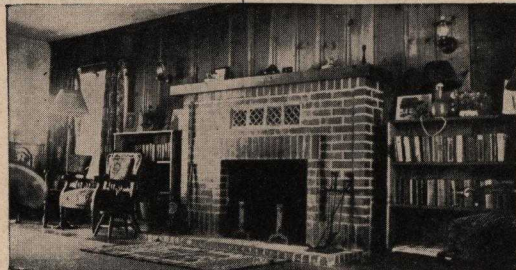
SUtter 5328

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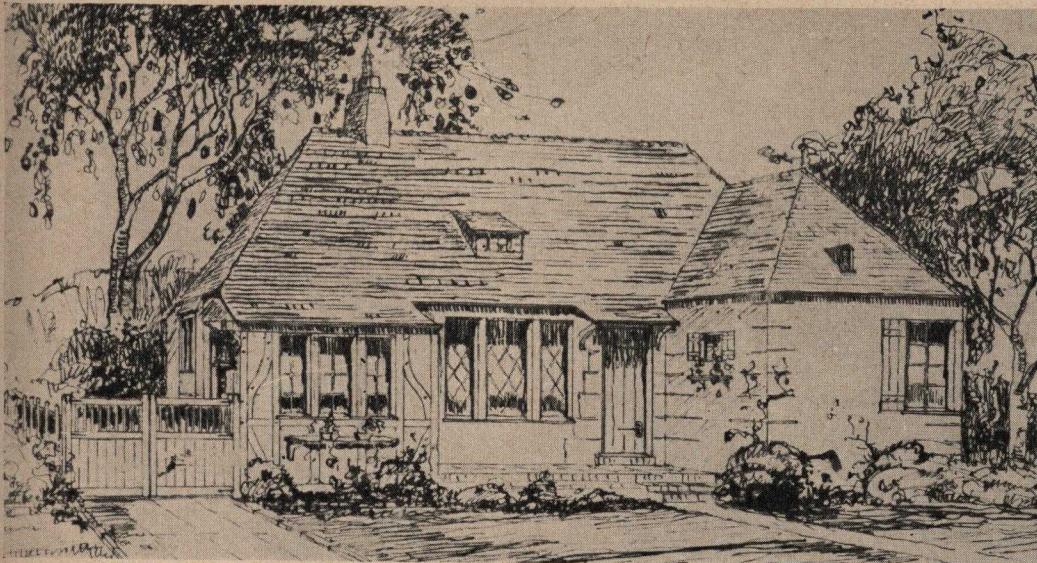
Roll-a-Way Window Screens

are the most popular screens used by home owners, architects and builders today.

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Berkeley and Los Angeles.



Plan No. C-75

Los Angeles

RAPHAEL NICOLAIS,
Architect

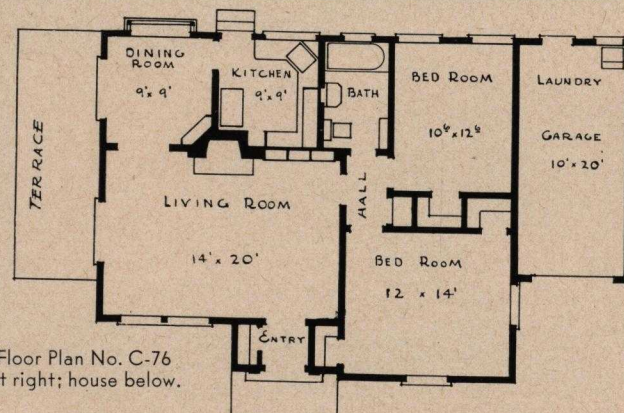
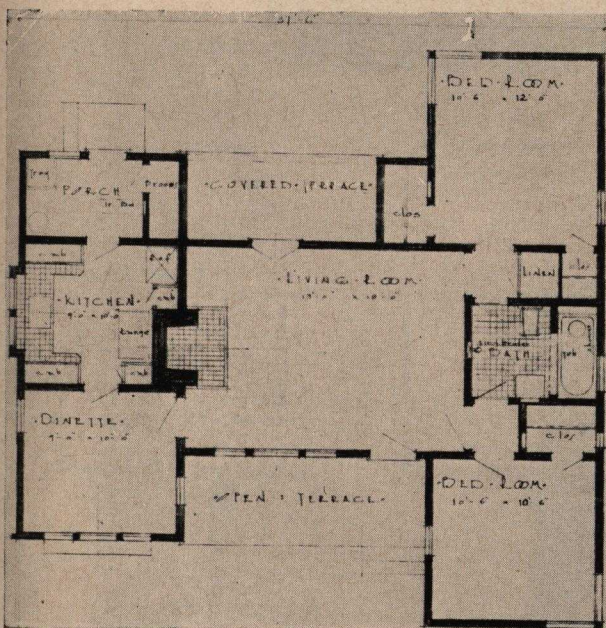
The home pictured to the left has been designed to be quite compact, to fit an average sized lot of not over 50 feet, yet it incorporates many desirable features for today's home builder. The covered terrace is

always popular in a warm climate. Wasted space through unnecessary hallways has been entirely eliminated.

The corner windows in both bedrooms add a moderne touch. Abundant light and cross ventilation is provided for in every room in the house. The residence only, with many lovely features, could be built at a cost not to exceed \$4,000; which amount, if financed through a twenty-year loan insured by FHA would call for monthly payments of approximately:

Principal and 5% interest.....	\$26.40
Mortgage insurance (1/2 of 1%).....	1.70
Fire insurance .....	.60
Taxes (estimated)	5.58

Total.....\$34.28



Floor Plan No. C-76
at right; house below.

Plan No. C-76 Menlo Park

MARIO CORBETT, Architect

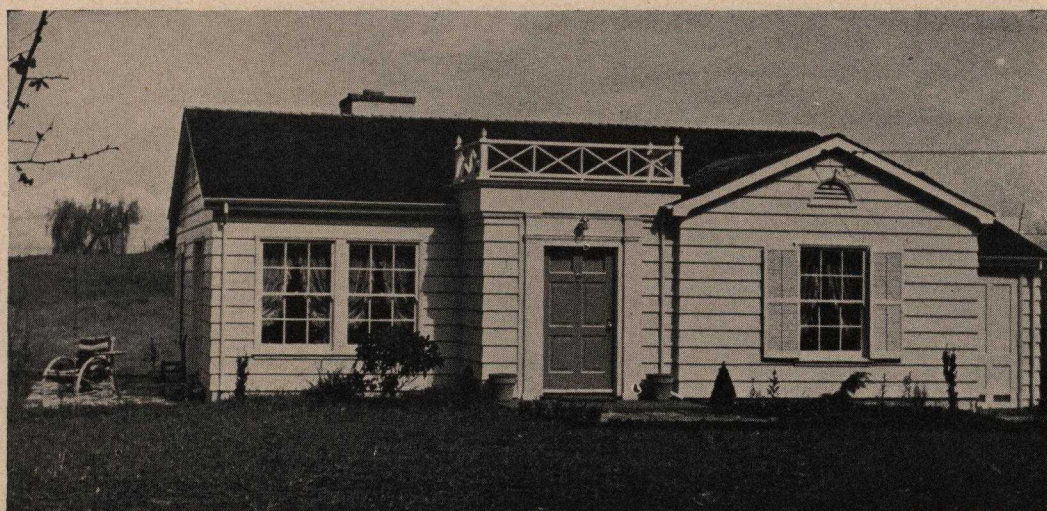
VANCE M. BROWN, Builder

The housewife would describe this house as "cute;" and it is. Use of redwood for all of the exterior is entirely in keeping with the surrounding country. The exterior siding was especially designed by Architect Corbett, and the splendid results are evident.

The cost of the house is \$4,600, which if borrowed under a 90 per cent FHA insured 20 year loan would cost per month:

Principal & 5% int. \$30.36
Mortgage insurance.. 1.89
Fire insurance
Taxes (estimated) 6.49

Total.....\$39.45



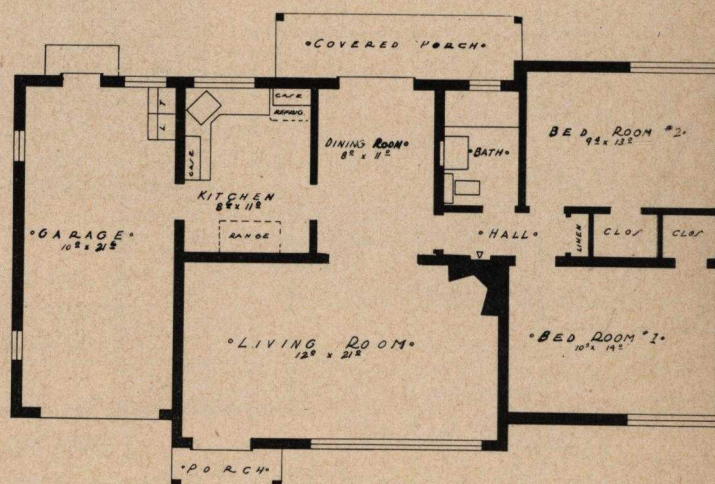


Plan No. C-77 Stonecrest, Napa

Built by
BASALT ROCK CO.

It is perhaps logical that an English house should be built in the English manner in California.

For many years, Britons have been building with lightweight concrete blocks for the walls of the house, and concrete shingles for the roof. The home pictured here, one of several built in the Stonecrest district of Napa, has basaltite walls and basaltite concrete shingles on the roof. As a matter of fact, the machinery used for the manufacture of these shingles was bought in England, and is the first of its type in America.



The roof is rustic type shingle. The basaltite block forms both the exterior and interior wall, 8" thick.

Estimated cost of the house is \$4800. If this amount of money were borrowed from the bank, through a loan insured by FHA, monthly payments over a period of 20 years would approximate, per month:

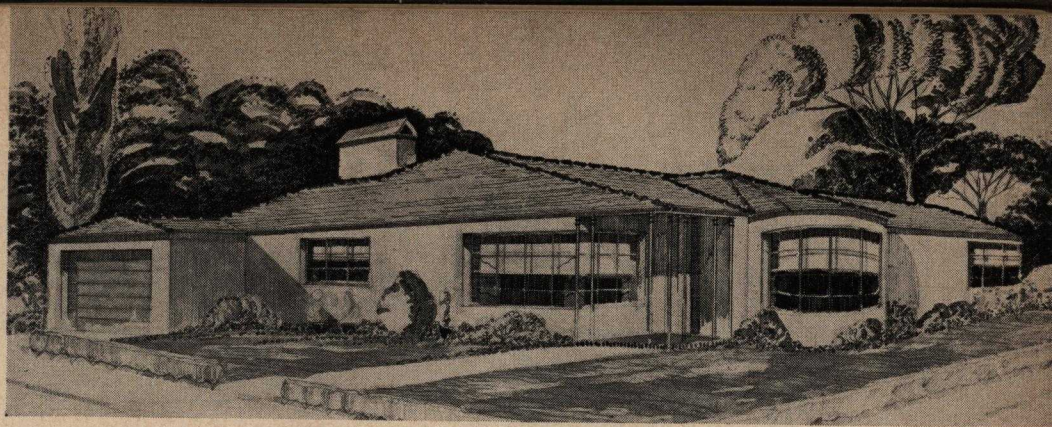
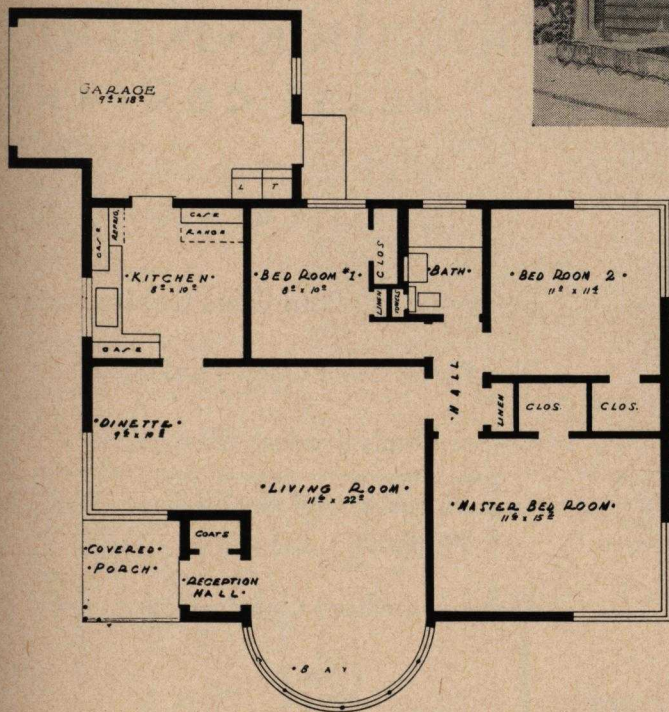
Principal and 5% interest.....	\$31.68
Mortgage insurance (1/2 of 1%).....	1.03
Fire insurance .....	.72
Taxes (estimated)	6.70

Total.....**\$40.13**

Plan No. C-78

Napa

Built by GEORGE DREYER & SON



Very seldom can a three bedroom house be built so that the monthly payments will run less than \$40 a month. Yet such a feat has been accomplished with the house shown here.

Several money-saving and labor-saving ideas were used. Note there is practically no waste space in the room arrangement. Halls have been almost entirely eliminated. Basalite bricks have been used in construction, not only in the walls but in the floors as well. Floors are waterproofed and laid on the ground, which saves the cost of underpinning and sub-flooring. Floors are terra-cotta in color, stained and waxed throughout the house, with the exception of the kitchen, which is linoleum. Bath and sink are tile. Roof is of basalite concrete shingles.

Cost of the house is \$4500, which if financed under a 20 year, 90% FHA loan, would call for monthly payments of about:

Principal and 5% interest.....	\$29.70
Mortgage insurance	1.90
Fire insurance .....	.67
Taxes (estimated)	6.20

Total.....**\$38.47**

Plan No. C-79

Napa

Built by
BASALT ROCK
COMPANY

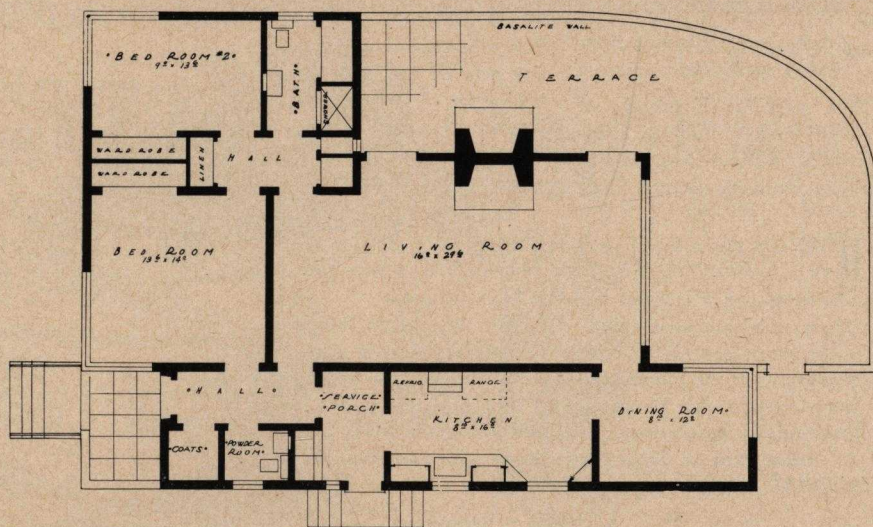
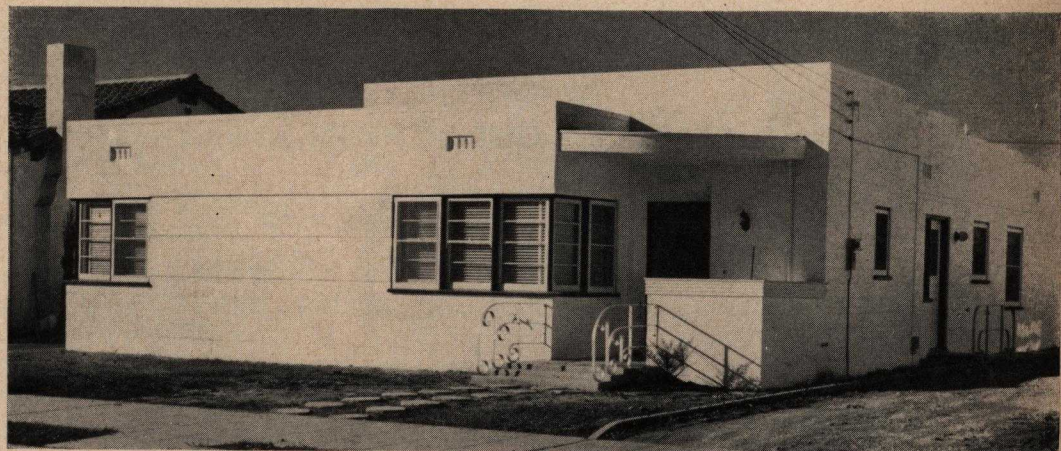
Lightweight concrete block construction is especially adaptable to flatroofed, modernistic design, as exemplified in the house pictured to the right.

The house is of full Basalite construction, with Basalite floor slabs and hardwood finish floors. There is a detached two-car garage.

Estimated cost of the house including garage, is \$5500. If the maximum were borrowed under a 90% FHA insured loan (\$5400), monthly payments would approximate:

Principal and 5% interest.....	\$35.64
Mortgage insurance	2.28
Fire insurance .....	.80
Taxes (estimated)	7.44

Total.....**\$46.16**



COMING ISSUES of California Homes Magazine

Outdoor Living

SUMMER ISSUE OUT AUGUST 20th

A Few of the Interesting Features

▲ **PATIO HOMES**—The Portfolio of Plans will pay particular attention to the house designed for outdoor living, and show homes with large patios, porches and gardens.

▲ **GARDEN LIGHTING** — A number of new, beautiful pictures of gardens, illuminated at night for entertaining, sports and dining.

▲ **BARBECUE PITS** — Some unusual designs for small or large homes.

... as well as ideas on landscaping, building for sports, brick and tile walks and decks.

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20 houses will cost from \$2,500 to \$5,000.

15 houses will cost from \$5,000 to \$7,000.

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tains not only pictures, floor plans and costs, but complete information on construction, materials used and comments of the judges on the designs submitted.

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301 Washington St.

Exposition Homes

ALL model homes built at the Golden Gate International Exposition on Treasure Island, in the Home and Gardens Section, are pictured in this "California Homes Plan Book" for 1939. Pictures, plans and costs will be found on the following pages:

BASALITE HOME

"The Californian," Plan C-6, page 15.

SAN FRANCISCO CHAMBER OF
COMMERCE HOME

"Sunshine Home," Plan C-9, page 19.

WESTERN PINE HOME
Plan C-37, page 59.

JOHNS-MANVILLE
BALDWIN & HOWELL

"Host Home," Plan C-46, page 69.

SOULE STEEL FRAME HOME
Plan C-71, page 95.

Plan No. C-80

San Mateo

SAN MATEO
INVESTMENT CO.

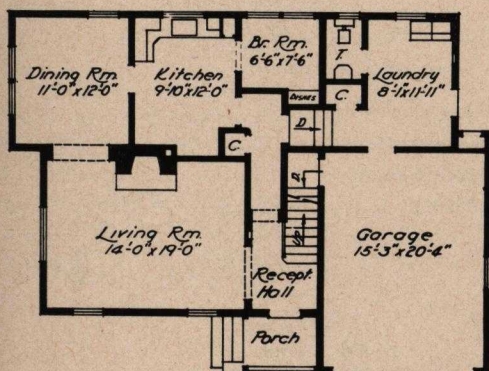
Builders

Loan by
THE SAN FRANCISCO
BANK

Furnished by
STERLING
FURNITURE CO.



The modern home pictured here is proving to be one of the most popular styles on the Peninsula, with elevated bedrooms and composition and shake roof. Note the balcony that opens off of the front bedroom. Cost of the entire property is \$6,850. If an FHA insured loan were made under the 90 and 80 per cent plan, for a 20 year period of \$6,000, monthly payments would approximate:



Principal and 5% int. \$39.60
Mortgage insurance.. 2.46
Fire insurance 1.00
Taxes (estimated) 9.30

Total.....\$52.36

Plan No. C-81

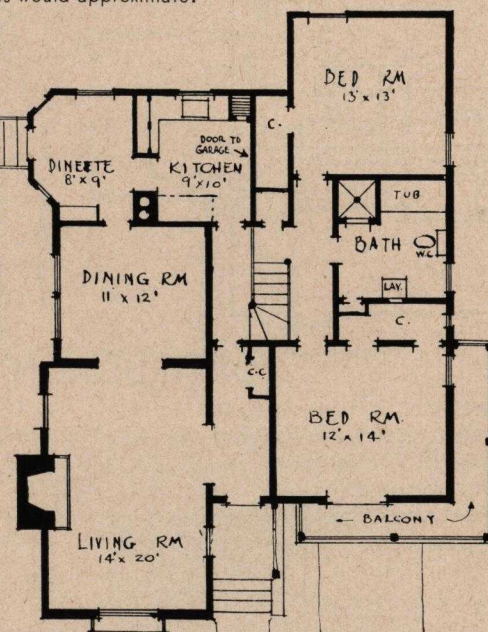
San Leandro

(Floor plan to left
house below)

ROGER BLAINE,
Architect

W. JAMES JOHNSTON,
Builder

Loan by
AMERICAN TRUST
COMPANY



This home, recently completed in San Leandro, presents both an attractive exterior and a convenient and practical interior, in accordance with the type of homes now quite generally in demand in Northern California.

This house and lot sold for \$8,650. If a 90 and 80% loan were made for \$6,000, an FHA insured, twenty-year loan would be amortized in monthly payments of:

Prin. and 5% int. \$39.60
Mortgage ins.
premium 2.46
Fire ins. premium 1.00
Taxes (estimated) 9.30

Total.....\$52.36

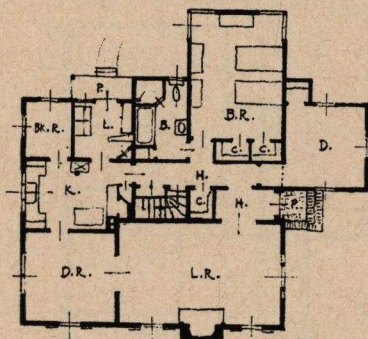




Plan
No. C-82
Napa

JOHN D. WAGENET,
Architect

J. H. VIENOP,
Builder



An interesting home in the popular price bracket is this Napa dwelling. The fireplace moves to the front and the entrance to the rear of the living room, giving convenient access to all parts of the house. The dining room opens into the living room, convenient for entertaining, or can be secluded when used as a dining room.

The cost of construction was approximately \$5800. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$49.71 a month.

Principal and 5% interest.....	\$38.28
Mortgage insurance premium	2.47
Fire insurance premium .....	.87
Taxes (estimated)	8.09

Total.....\$49.71

CONSTRUCTION OUTLINE

CONSTRUCTION—Wood frame
EXTERIOR SURFACE—Rustic
EXTERIOR FINISH—Paint
ROOF—Shingles
DOOR AND WINDOW FRAMES—Wood
PORCHES AND STEPS—Brick

FLOORS—Oak and tile
INTERIOR WOODWORK—Douglas fir
INSULATION—Celotex
BATHROOM FLOOR AND WALLS—Tile
HEATING—Central furnace
SCREENS—Copper

Plan No. C-83-- Burbank

(Below and right)

F. D. HARRINGTON,
Architect

HAROLD M. FRODSHAM,
Builder

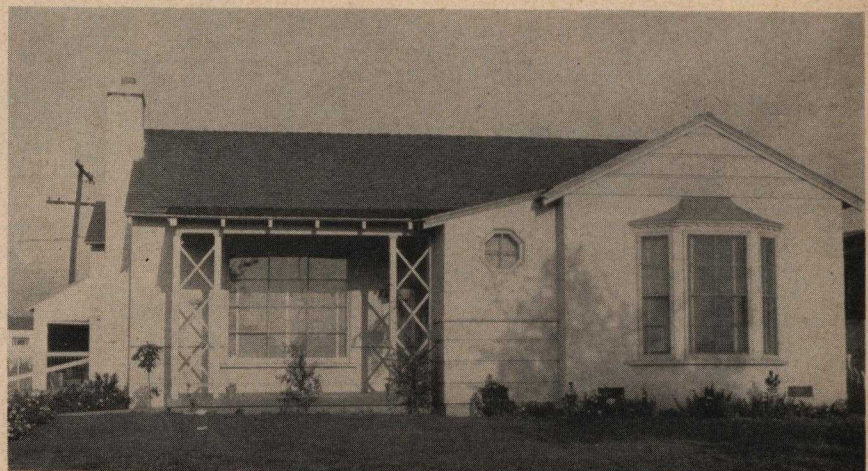
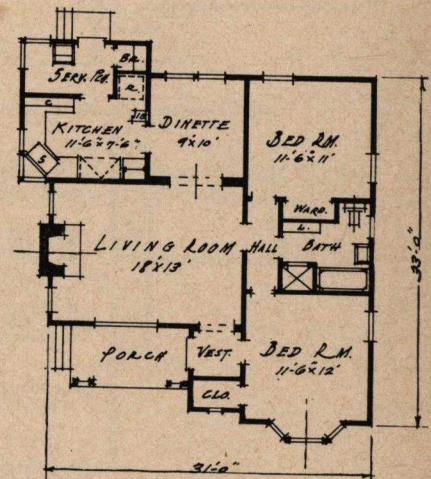
Here is an attractive Monterey Colonial which can be built well within the average budget. Note the entrance vestibule and convenient kitchen with corner sink and built-in equipment. The exterior is a combination of stucco and redwood channel siding with large front porch. Construction cost was approximately \$3300. If financed under a 20-year FHA insured mortgage for that amount the payments would be about \$28.23 a month.

Principal and 5% interest.....	\$21.78
Mortgage insurance premium.....	1.36
Fire insurance premium.....	.46
Taxes (estimated)	4.60

Total.....\$28.23

CONSTRUCTION OUTLINE

FOUNDATION—Concrete
EXTERIOR—Stucco and redwood siding
ROOF—Red cedar shingles
DOORS AND WINDOWS—Sugar pine
PORCHES—Cement
CHIMNEY—Brick
EXTERIOR PAINT—Lead and oil
INTERIOR WOODWORK—White pine
INTERIOR FINISH—Interior stucco
WIRING—Steel conduit
FLOORS—Oak and linoleum
BATHROOM FLOORS—Tile
HEATING—Gas wall heaters



Plan No. C-84

Oakland

CARL FRANZEN, Builder

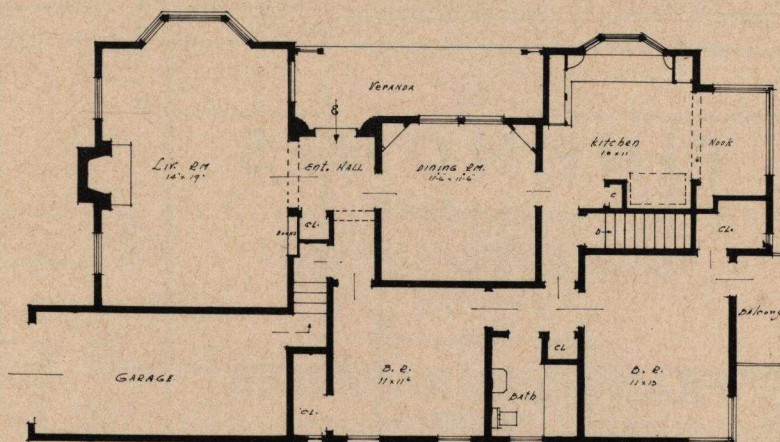
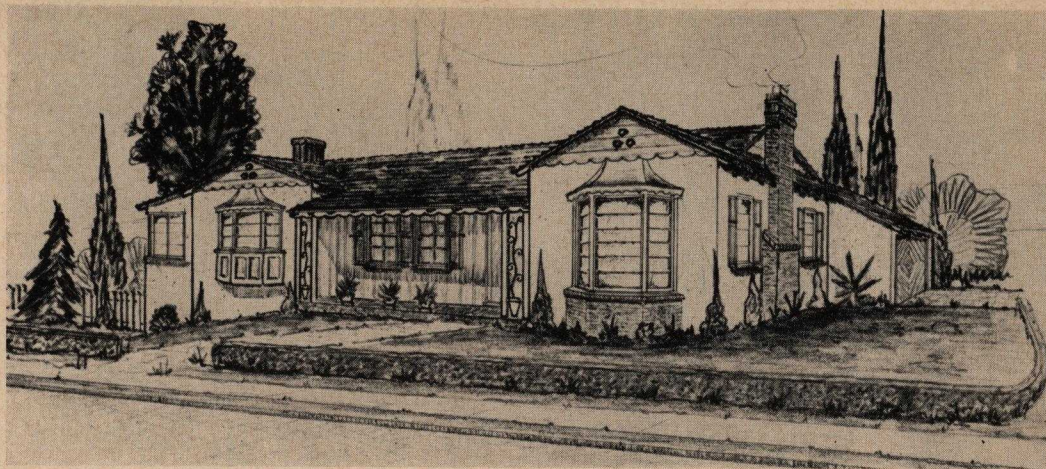
A three bedroom house for \$46 a month! Sounds too good to be true, yet that is what the builder has accomplished in this charming home recently completed in the foothills of East Oakland.

The plan is designed for a corner lot, with garage lower than the first floor level, and easily reached from the street. There is a splendid view from the rear of the house. Rumpus room, large rooms, and ample closet space make this a livable, attractive dwelling that can be had at the same or less cost than rent.

If purchased thru a 90% FHA insured loan for 20 years, monthly payments on the house (costing \$5400) would be about:

Principal and 5% interest.....	\$35.64
Mortgage insur. (1/2 of 1%)	2.28
Fire insurance (est.) .....	.80
Taxes (est.)	7.44

Total.....\$46.16

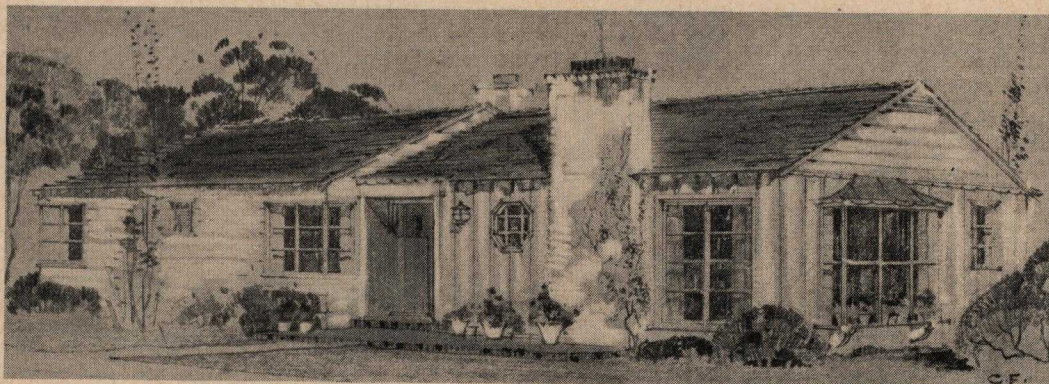


Plan No. C-85

San Francisco

ARTHUR LAMB
Architect

WESTERN HOME
BUILDERS
Builder



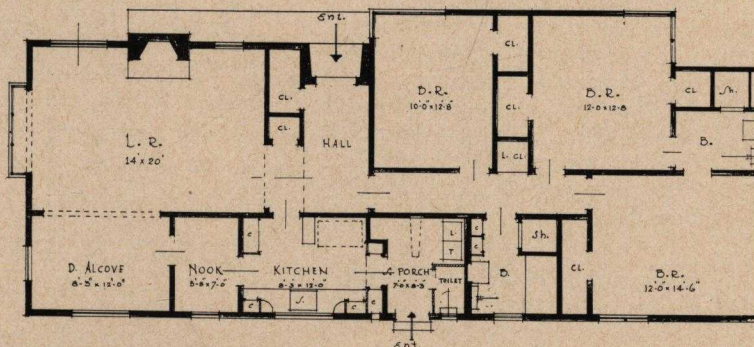
The all-redwood home shown to the right is so designed that it can be built either with two or three bedrooms. It can be built with two bedrooms now, and a third room added later.

Note the economy in room arrangement. Location of the kitchen, service porch and bath adjoining one another also save considerable in plumbing costs.

Cost of a two bedroom house would be approximately \$5000 while cost of a three bedroom house, as shown here, would be \$5400. If an FHA insured loan were financed for 20 years for \$5400, monthly payments would approximate:

Principal and 5% interest.....	\$35.64
Mortgage insurance	2.28
Fire insurance (est.)80
Taxes (est.)	7.44

Total.....\$46.16



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Berkeley

and A. M. CANTIN

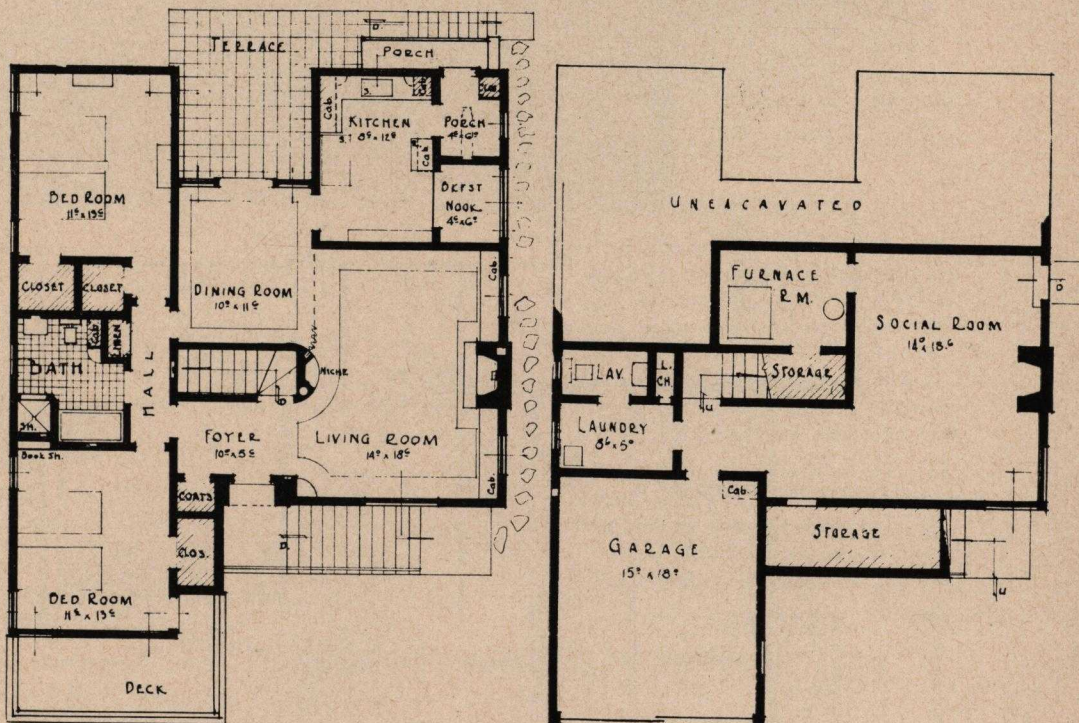
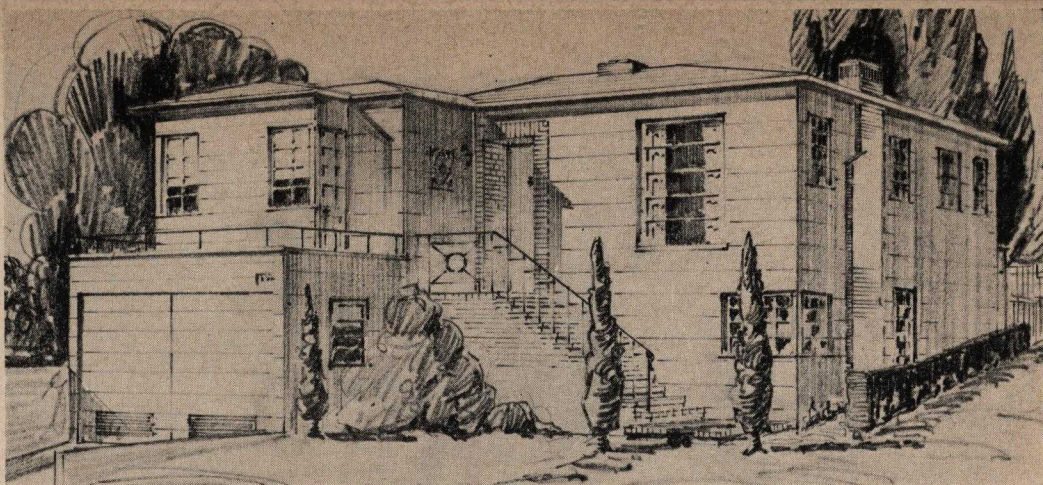
Here is a fine layout for a lot that slopes up to the rear. The exterior of the house is redwood siding, painted. The home is insulated with Cabot's quilt. In the interior a variety of woods are used in interesting fashion; knotty pine, Oregon pine, redwood and Philippine mahogany. The mirrors have sandblasted designs.

In the kitchen, ventilating fans are built by Pryne, as well as flush lights. Roll-away screens are used entirely, and for heating, a Biltwel furnace.

Architect Cantin estimates the cost at \$3.82 per square foot. The house was completed last fall. At a total cost of approximately \$6,000 for the house, if that amount were borrowed under a twenty-year FHA insured loan, monthly payments would approximate:

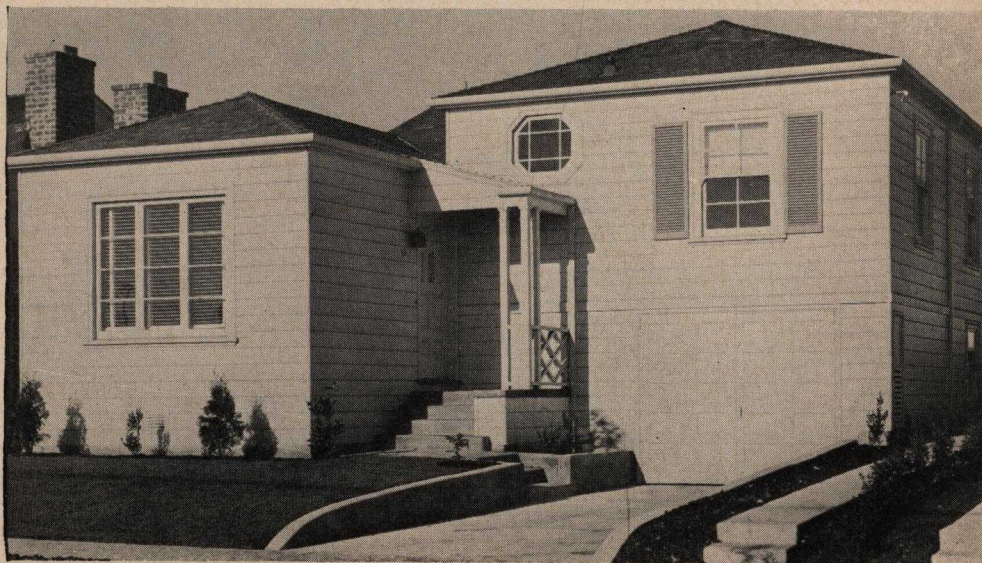
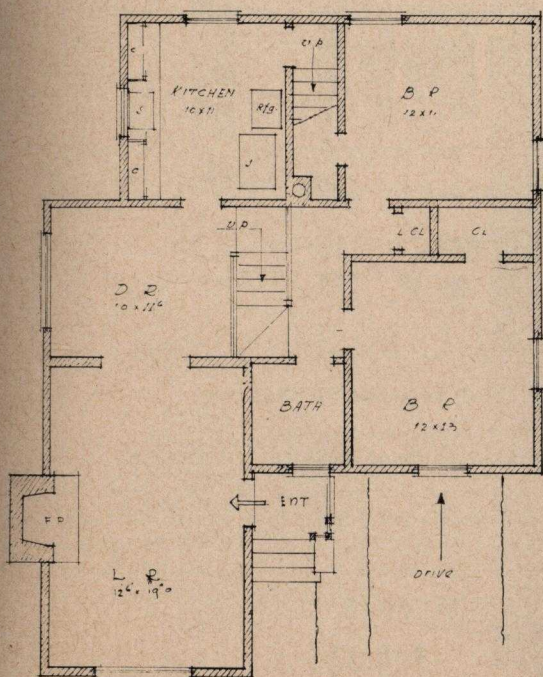
Principal and 5% interest.....	\$39.60
Mortgage insurance	2.46
Fire insurance	1.00
Taxes (estimated)	9.30

Total.....\$52.36



ALBERT HAMMARBERG, Builder

The goal of building a house that can be bought by the wage earner at the same cost as rent has been well achieved by Mr. Hammarberg, as is evident in this small home. This is one of a group he is building in El Cerrito, a district which adjoins the north part of Berkeley. The home shown below is a very comfortable dwelling, one that any owner would be proud of. The total value of house and lot is \$4,600. With a down payment of \$500, the balance of \$4,100, if financed under a 20-year, FHA insured loan, would call for monthly payments of approximately **\$35.80**

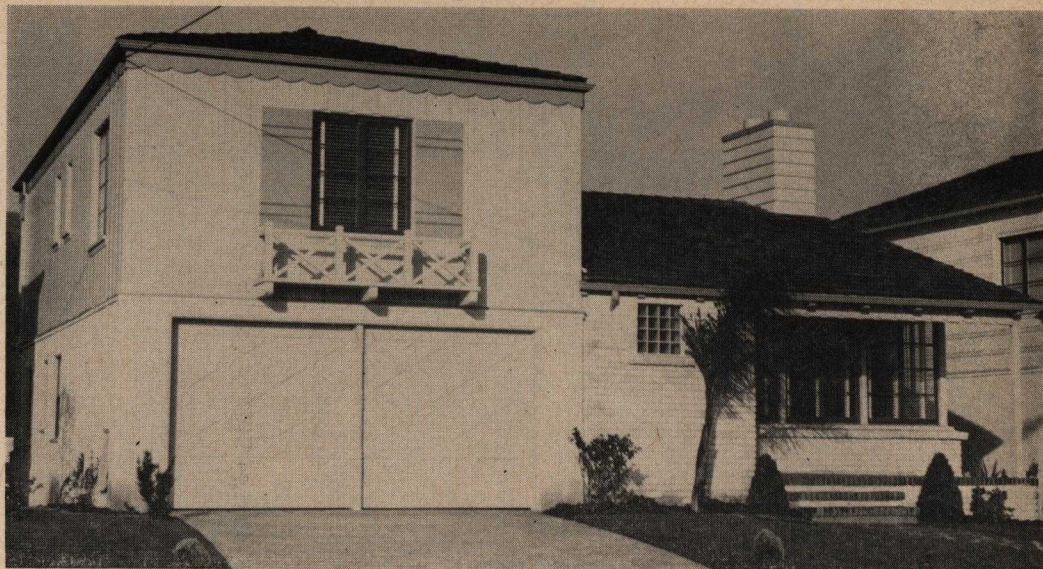


Plan
No. C-88
Oakland

Drawings by
AL LOCKWOOD

Built by
A. J. FLAGG

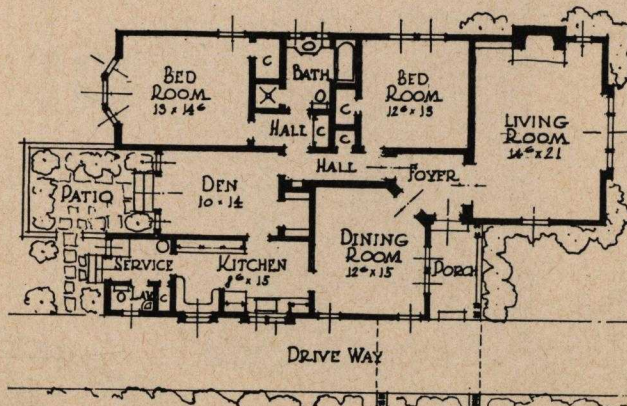
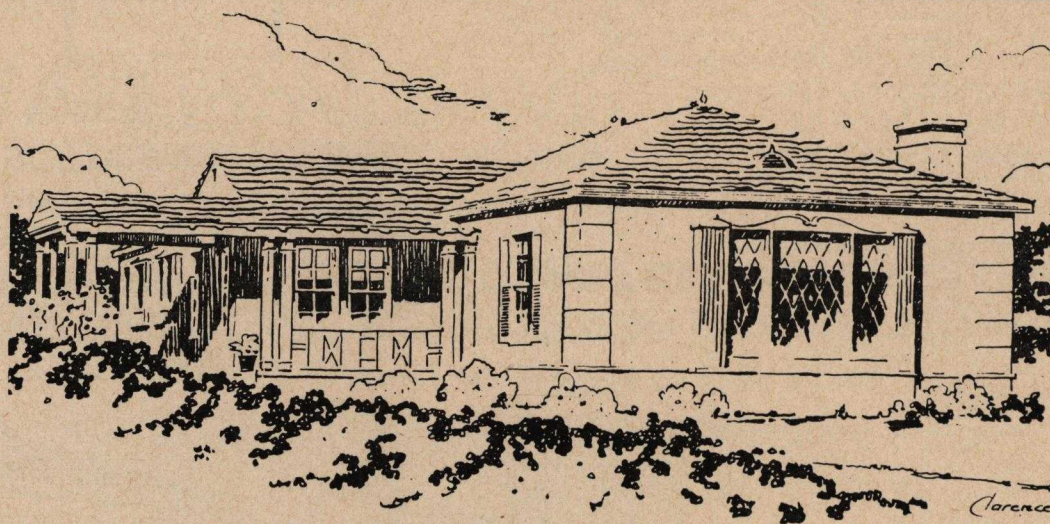
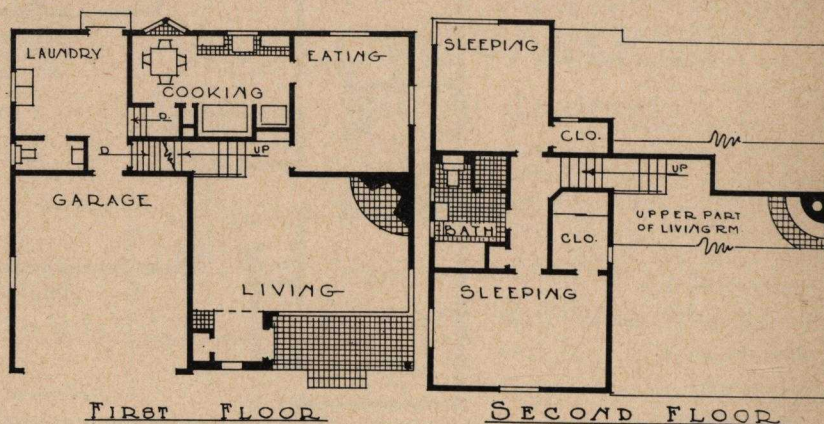
Financed by
THE SAN FRANCISCO
BANK



Typical of homes now being built in the rolling hills of Sunset Manor, Metropolitan Oakland, this dwelling provides ideal accommodations for the average small family. It is of frame and rustic construction, with brick facing on the front, an interesting contrast against the exterior finish and green lawns and shrubbery.

The cost of building this dwelling was approximately \$5800, and if financed under a 20-year mortgage insured by the FHA, the total monthly payments, including taxes and fire insurance, would be about:

\$50.65



Plan No. C-89--Hollywood

Built by JAMES STOKES

Financed by
SECURITY FIRST NATIONAL BANK OF LOS ANGELES

Unusual in room arrangement, and providing the utmost privacy for each, this residence in Hollywood Country Club Estates offers maximum living accommodations at a minimum cost. The cost of construction was approximately \$5500. Financed under a 20-year FHA insured mortgage for that amount, the monthly payments, including taxes and fire insurance, would be about:

\$48.03



Plan No. C-90--Palo Alto

Built for N. H. ANGELL

Drawings by RAY E. PEPPIN

Well designed for entertaining and comfort, and reminiscent of the old California days is the Bitudobe home of the Angells, located near Stanford University.

The owner has carried out the early California theme in every way possible. The floors are of 12"x12" hollow tile throughout the house. The design and effect can be seen from the photograph of the living room (lower right hand corner). Beam ceiling and roof is of redwood, and the exterior of the roof is a large clay curved tile manufactured in Mt. Eden.

The roof is insulated with Firtex, and heating by Electrogas. The lighting is an unusual feature, as all of the lamps are made by Otar the Lamp Maker, of Santa Cruz. A Superior Fireplace unit is built into the fireplace, which makes an interesting combination with the adobe brick of which the fireplace is built.

Estimated cost of the house is \$12,500. If this amount were insured as a loan through FHA for a 20 year period, monthly payments would be:

Principal and 5% interest.....	\$82.50
Mortgage insurance	5.13
Fire insurance (est.)	2.09
Taxes (est.)	19.37

Total.....\$109.09

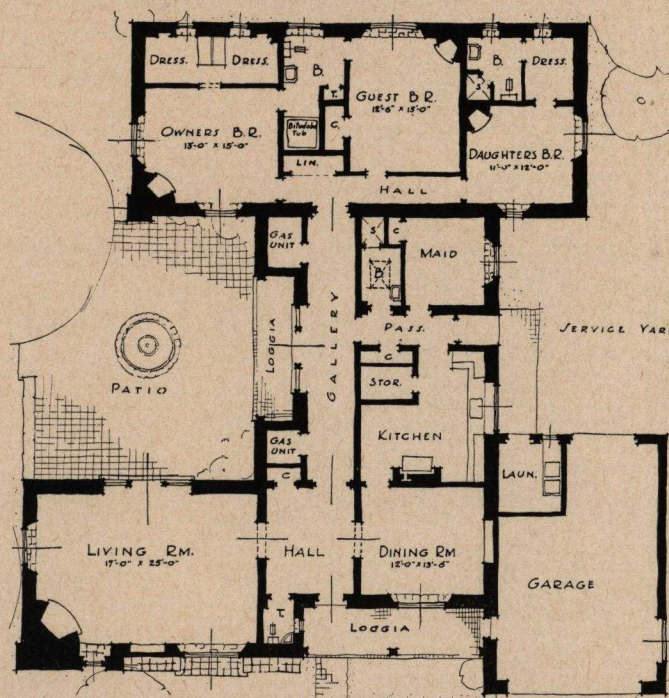


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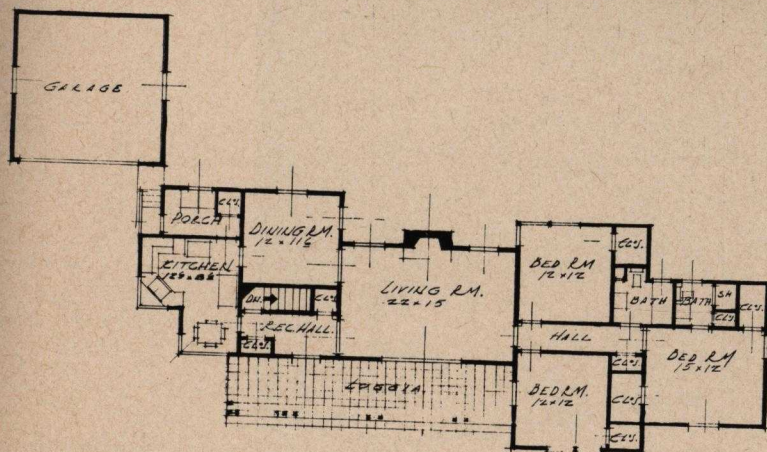
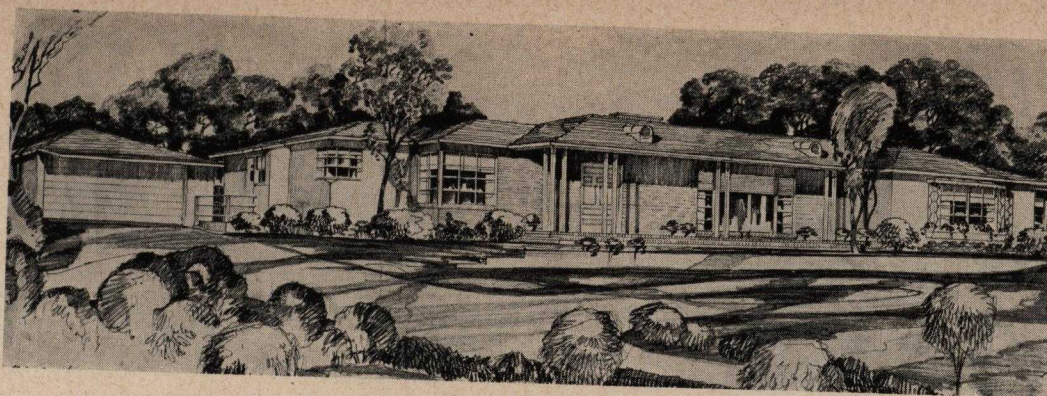
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Plan No. C-91
Walnut Creek
CHESTER H. TREICHEL,
Architect



A number of lovely homes like the one shown here are going up on the other side of the Berkeley hills, in Contra Costa county. This rambling California Country Home is designed for a large lot, with a view from every room. Note that the living room has double exposure and cross ventilation. The three bedrooms are built compactly, yet of sample size.

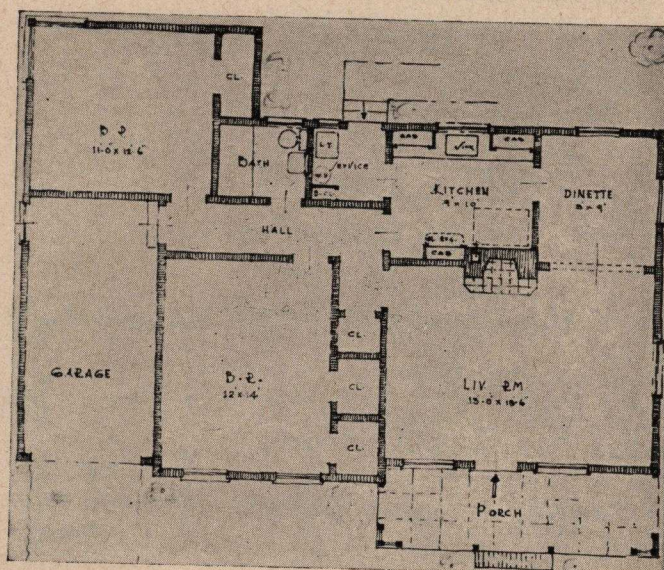
The house cost \$7500. If this amount were borrowed to build, and insured by a 90% and 80% loan, monthly payments would approximate:

Principal and 5% interest.....	\$49.50
Mortgage insurance	3.08
Fire insurance	1.25
Taxes (estimated)	11.63
Total.....	\$65.46

Plan No. C-92--Burlingame
(Right and below)
OSCAR R. THAYER,
Architect

The low ranch house type of home, with simple and pleasing roof lines, make this home attractive to the suburban dweller. Through the elimination of all unnecessary space, and a well planned arrangement of rooms, it is possible to build this house for approximately \$4,300.

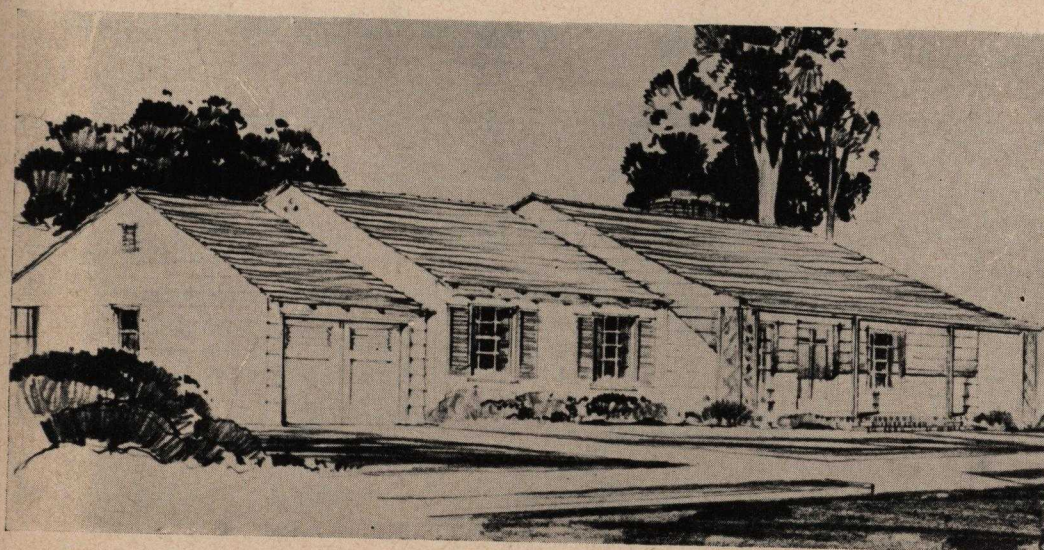
Note particularly the fact that the dinette is practically part of the living room, yet makes a separate room for meals. The bath, service porch and kitchen adjoin one another, which creates quite a saving in plumbing expense. Making the garage a part of the



house permits another saving. Note too that one may come in from the garage to kitchen or bath without going through the living room, and the bedrooms and bath are accessible to the kitchen without passing through either dining or living room.

If purchased under a 20-year FHA insured loan, monthly payments would be:

Principal and 5% int. \$28.38	
Mortgage insurance.. 1.76	
Fire insurance .....	.65
Taxes (estimated)	5.87
Total.....	\$36.66





—Photograph by Laval

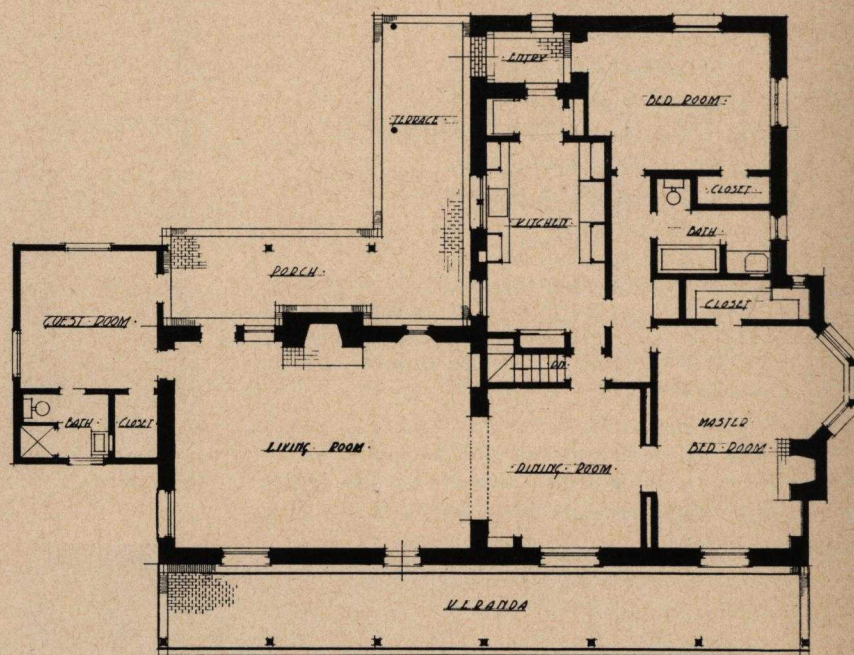
Plan No. C-93 -- Fresno

FRANKLIN & KUMP, Architects

Here *California Homes Plan Book* has departed from precedent in publishing not a new, but a rebuilt house. The work has been so well executed by the architects and builder, however, that it is deserving of special attention.

In the disastrous flood in parts of the San Joaquin, many houses were entirely washed away or at least partially destroyed. The house pictured here was one of those so affected. Built originally of adobe brick, but *unstabilized* (that is, the brick was not waterproofed) the swirling waters of the flood took heavy toll of the walls and swept them almost completely away.

The owner, however, was not dismayed. He liked adobe building, and adobe style. Consequently he decided to rebuild, better and stronger, but this time he used a *stabilized* brick, waterproofed with "Bitudobe." Consequently today this home stands in the Figarden



District of Fresno, impervious to moisture and a safe dwelling for many years to come.

The floor plan presents an interesting variation from that of the average home. Note, for instance, that there is cross ventilation in the living room, both living room and kitchen look out to a rear terrace, and there is a separate bath in the guest room.

It will also be noticed that not only is there a large bay window in the master bedroom, but a large fireplace as well.

The house and grounds are landscaped, and the flowers and shrubs present a riot of color against the white adobe background.

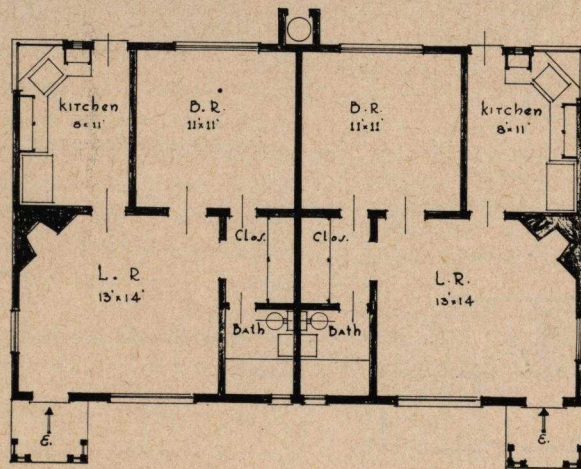
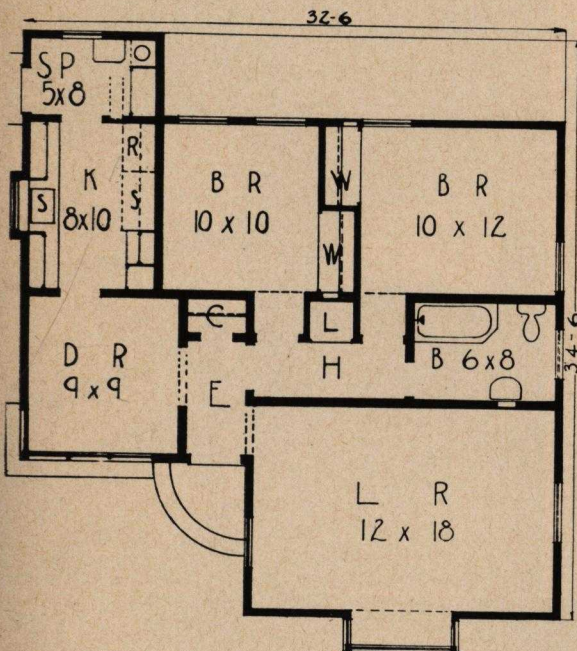
Plan
No. C-94
San Mateo

BARRETT & HILP
Builders



This duplex dwelling, built of concrete, presents many desirable features, in addition to permitting your neighbor to help pay for your home. The walls and floors are concrete, with wood roof. The floors are novel, since the concrete merely was waxed and polished, and this treatment is declared entirely satisfactory. The returns from a duplex of this type would be about \$40 from each apartment, or \$80 a month, depending on location, but in any event sufficient to retire the mortgage. Cost of construction was approximately \$6000, and under a 20-year FHA mortgage the monthly payments, including taxes and insurance, would be about:

\$52.39



Plan No. C-95--Beverly Hills
(left and below)

WAYNE UNDERWOOD, Builder

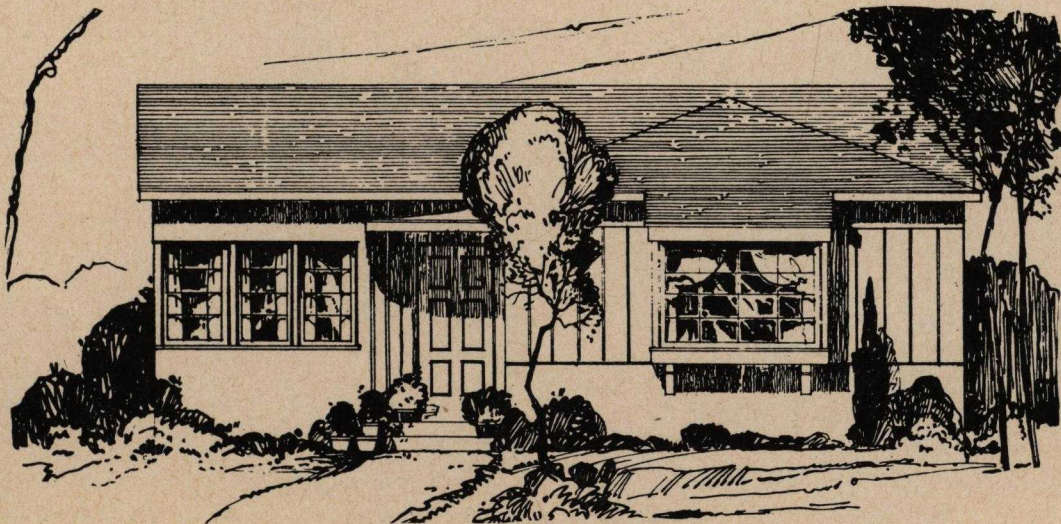
Financed by

SECURITY FIRST NATIONAL BANK OF LOS ANGELES

Compactness, combining practicability, livability and economy, is exemplified in this neat little home. The size is ample to meet requirements of the average family and the arrangement is such that any part of the house may be reached without passing through the living room. The entry leads into a hall which opens to living room, dining room, the two bedrooms and bath. It was built on a lot with frontage of 50 feet, leaving ample space for driveway to a detached garage. The bedroom windows overlook a rock garden, fountain and barbecue pit. Tubs and home laundry facilities are provided on the service porch, off the kitchen.

The cost of building the house was approximately \$3250. If financed under a 20-year FHA insured mortgage for that amount the monthly payments, including taxes and fire insurance, would be about:

\$28.38

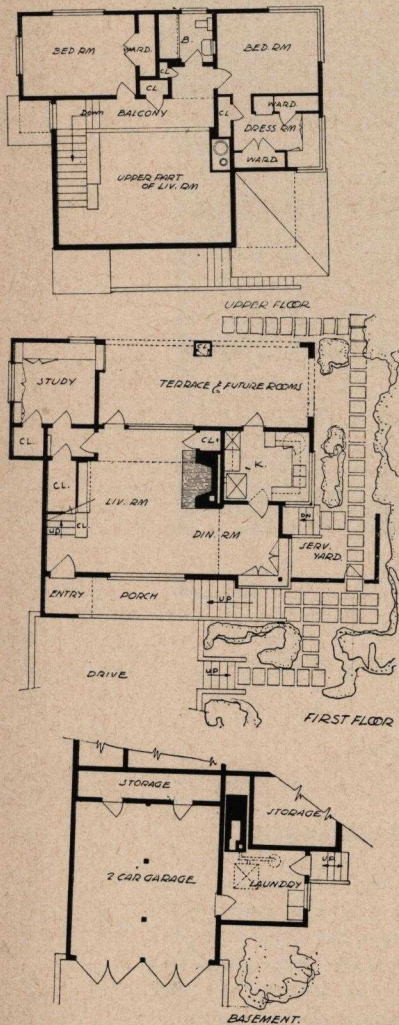


Plan No. C-96--Berkeley

MICHAEL GOODMAN, Architect

WM. G. FOSTER, Builder

Financed by AMERICAN TRUST COMPANY

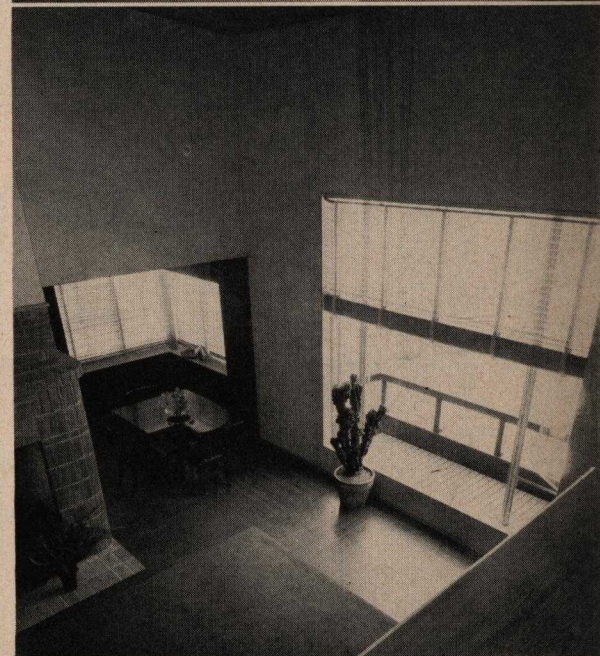


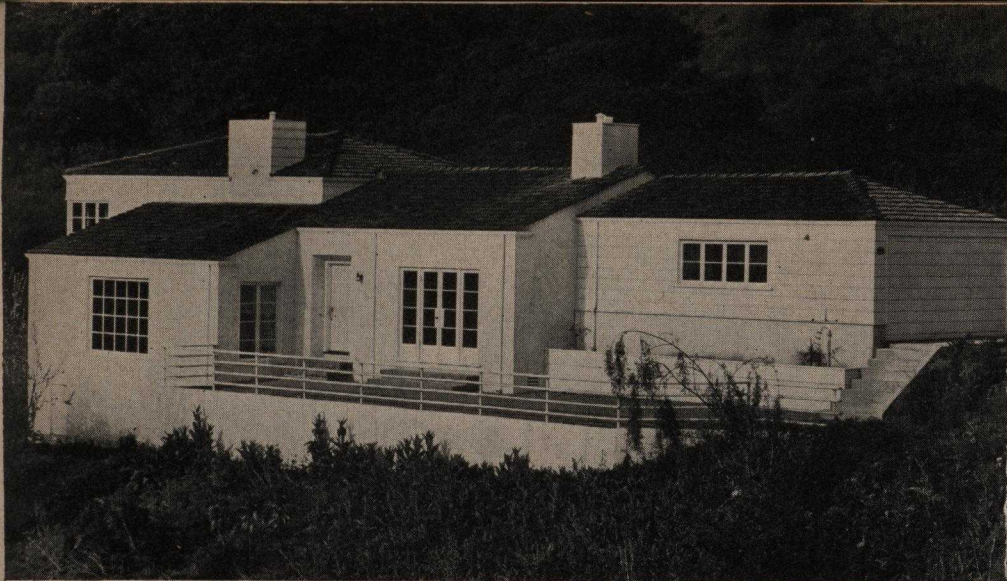
Here is a plywood house which presents a pleasing combination of compactness, attractiveness, convenient room arrangement and economy. The interior finish is Harbor-side shingles, creosoted and oiled, and the interior combines plywood, white pine wall-board and redwood. The flooring also is Harbor plywood. The attractiveness of this finish is attested by the interior views at the right, showing (top) end of living room and dining alcove; (center) view from balcony looking down; (bottom) living room and entrance.

The housewife will be impressed by the abundance of storage, closet and wardrobe space.

Cost of construction was approximately \$7200. If financed under a 20-year FHA insured mortgage for that amount the payments would be approximately \$61.99 a month.

Principal and 5% interest...	\$47.52
Mortgage insurance prem...	3.03
Fire insurance premium.....	1.22
Taxes (estimated)	10.22
Total.....	\$61.99





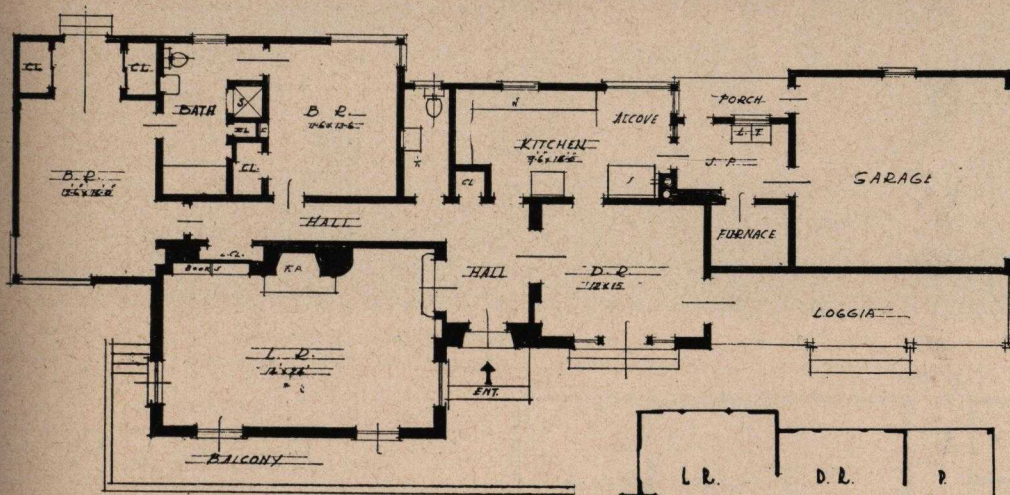
Plan No. C-97

Berkeley

FRED L. R. CONFER,

Architect

The Monterey Colonial work of Architect Confer has here been designed for hillside, resulting in a very interesting plan. Living room and master bedroom are planned to derive full benefit from the view, and the garage is convenient to the street.



While this is a roomy house it does not require a wide lot. If built with an FHA insured loan for twenty years, monthly payments on the house, with a loan of \$7,000, would approximate:

Principal and 5% interest....	\$46.20
Mortgage ins. (1/2 of 1%)..	2.87
Fire insurance	1.17
Taxes (estimated)	9.90

Total.....\$60.15

Plan No. C-98

Berkeley

RANDOLPH PARKS, Builder

In California today it is rare, indeed, that one sees a new home that does not include some manner of patio. Even with a typically French Provincial style of architecture, as is shown here, a small patio in front is provided for outdoor living. A splendid feature for the perfect entertainment of guests is the powder room which opens off of the front entrance hall.

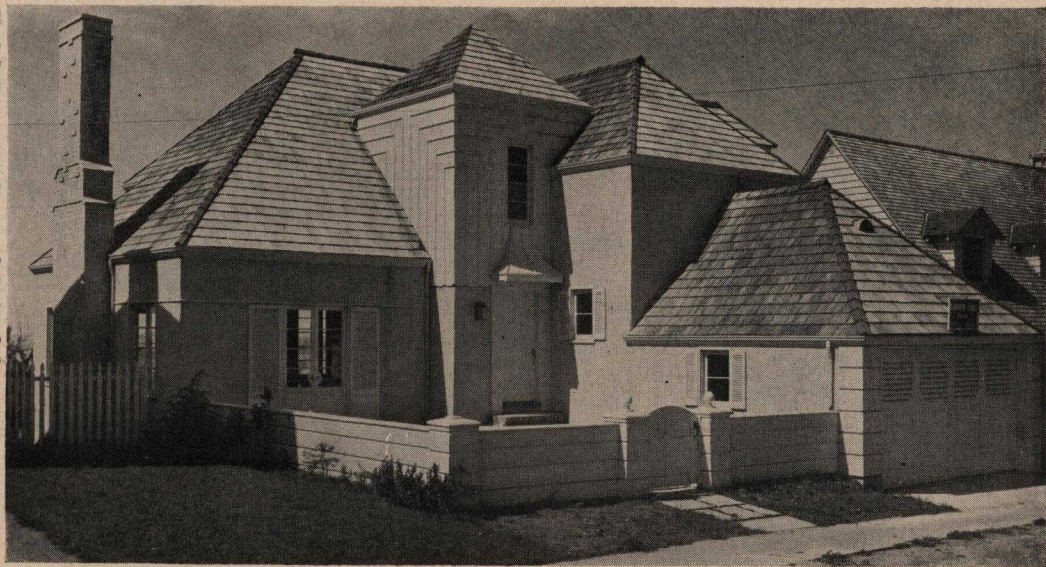
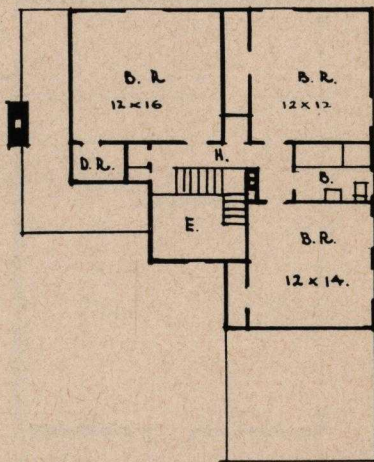
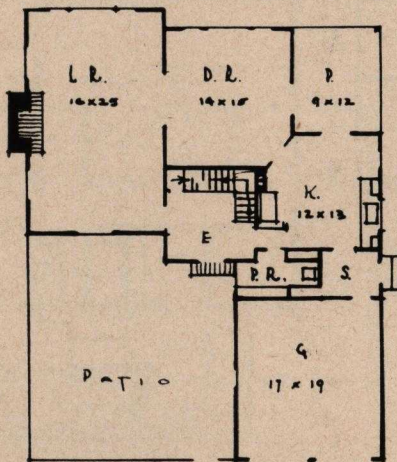
The designer seems to have included everything for comfortable living. Note, for instance, the dressing room with the master bedroom, and the large kitchen and porch.

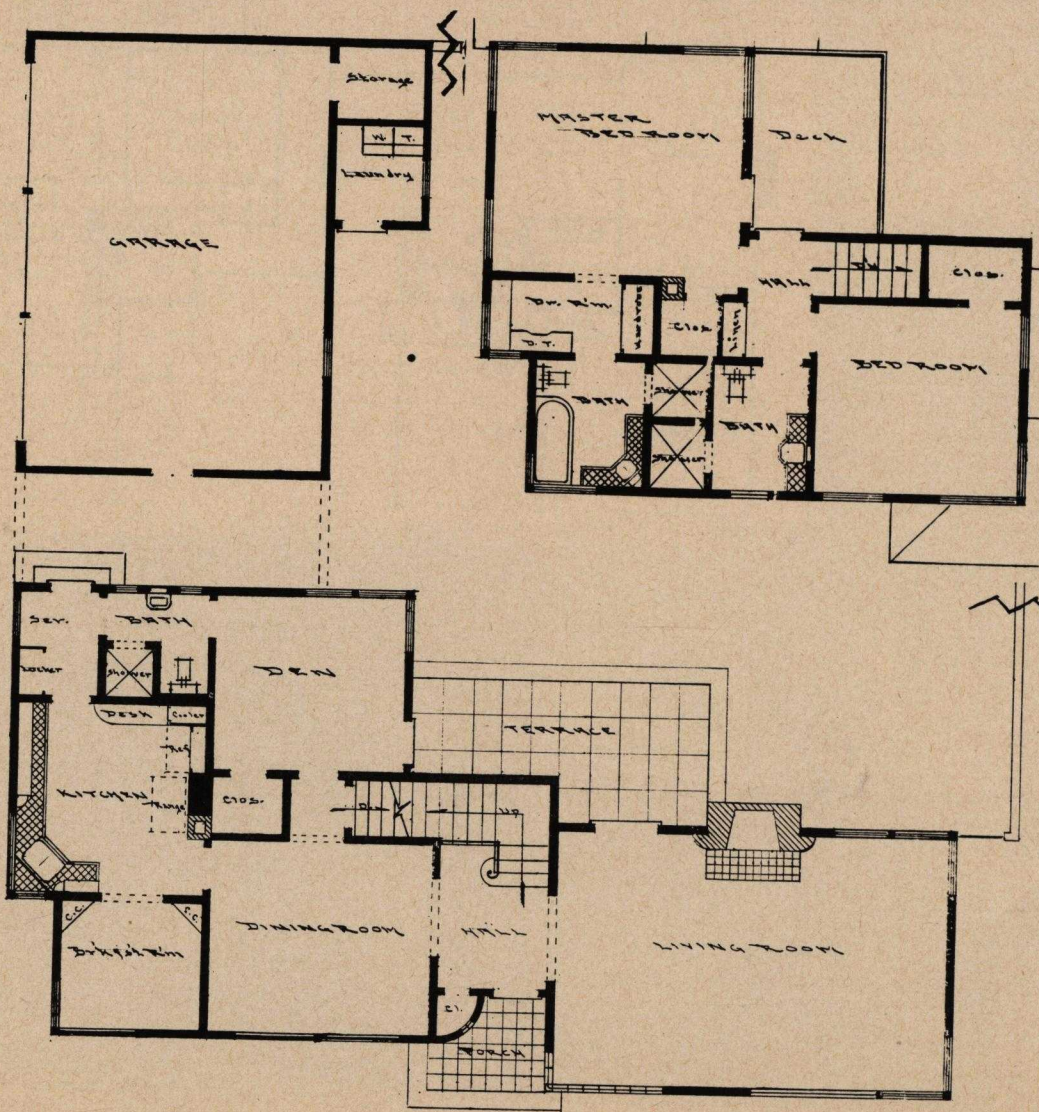
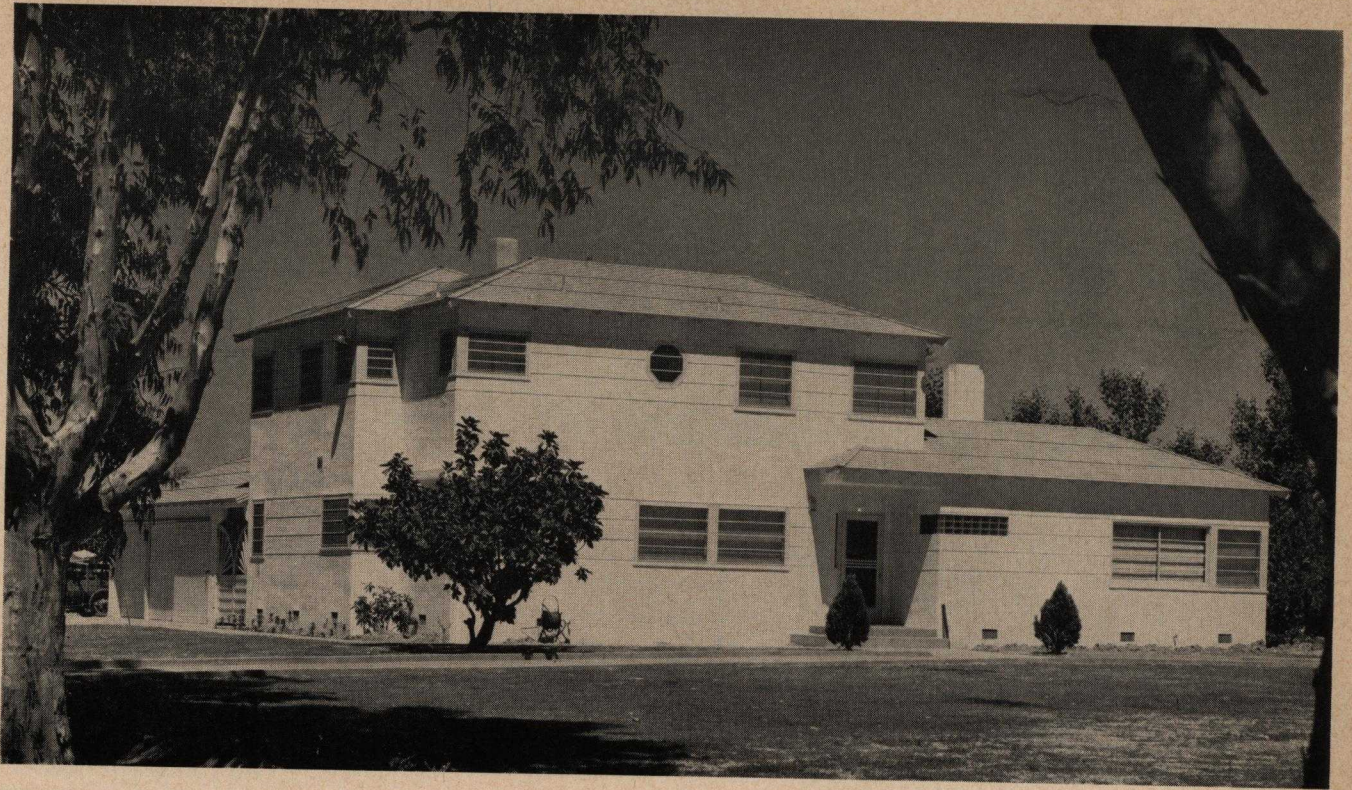
Cost of the entire property is \$9,500. With an 80 per cent FHA insured loan for \$7,600, monthly payments for a twenty-year period would be:

Principal and 5% interest....	\$50.16
Mortgage ins. (1/2 of 1%)..	3.12
Fire Insurance	1.27
Taxes (estimated)	12.16

Total.....\$66.71

Plan C-98
at right,
picture
below





Plan No. C-99

Fresno

WALKER & WALKER
Builders

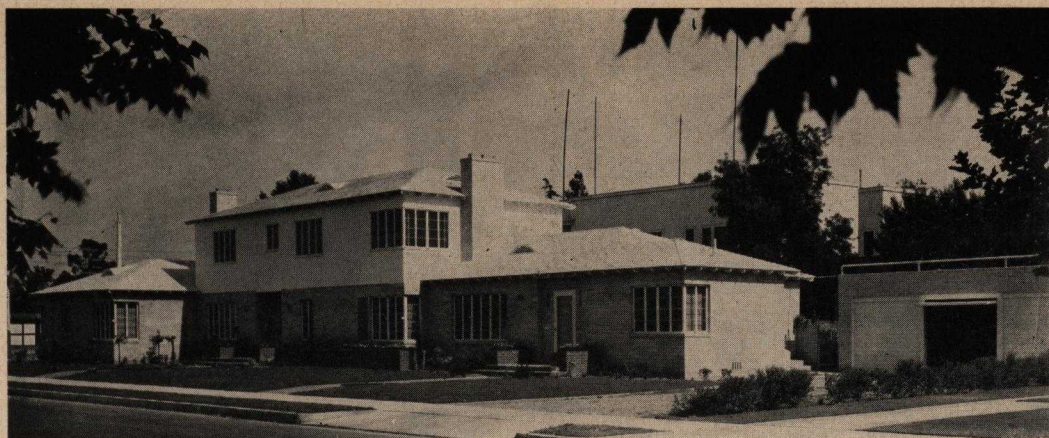
In the realm of more elaborate homes, this impressive residence in Fresno's Figarden Estates, provides facilities for comfortable and luxurious living. It is arranged so that any part of the house may be reached without passing through the living room. Both living room and den open onto a terrace and garden. Three baths are provided, one on the first floor, and one for each of the two bedrooms on the second floor. The spacious master bedroom opens on a sheltered sun-deck. The cost of construction was approximately \$15,000. Financed under a 20-year FHA insured mortgage for that amount the monthly payments, including taxes and fire insurance, would be about:

\$130.98

Plan
No. C-100
Fresno

EDWARD GLASS,
Architect

WALKER & WALKER,
Builders



An Unusual Triplex Design

One of the outstanding architectural jobs in the San Joaquin Valley was recently completed, the details of which are shown on this page.

The owner, head of a large hardware company in Fresno, wished not only a home for his family, but two rental apartments which would bring in sufficient income to cut down the monthly payments to be within his budget. In addition, he wanted a home that would be permanent, termite proof, and one which would be comfortable in the hot summers and chilly winters of the Valley.

All of this has been accomplished in the design. First, a material was selected which is manufactured in Fresno and in general use in residential construction throughout the Valley known as Pumitile. Pumitile is a light-

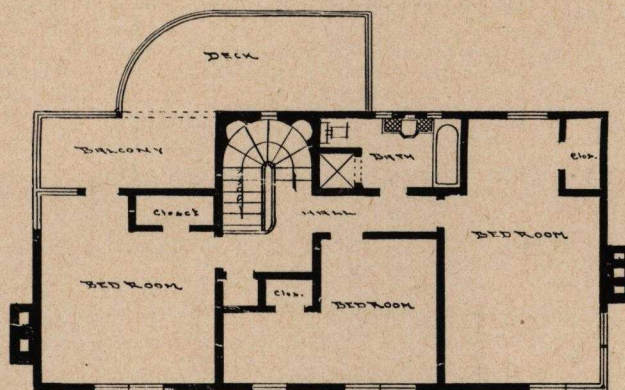
weight concrete block which is made of a combination of volcanic pebble pumice, cement and water and provides the necessary requisites of a well insulated and durable house.

For the walls of the two apartments at either end an "8" Pumitile unit was used. The brick formed the whole wall, with the interiors plast-

ered directly on the Pumitile. All of the exterior Pumitile walls were untreated, and give a pleasing effect in the natural light buff color of the brick.

In the center section of the house (occupied by the owner), the first floor has an exterior veneer of 4" Pumitile, to provide insulation and carry out the design theme throughout the building. The second floor was frame stuccoed.

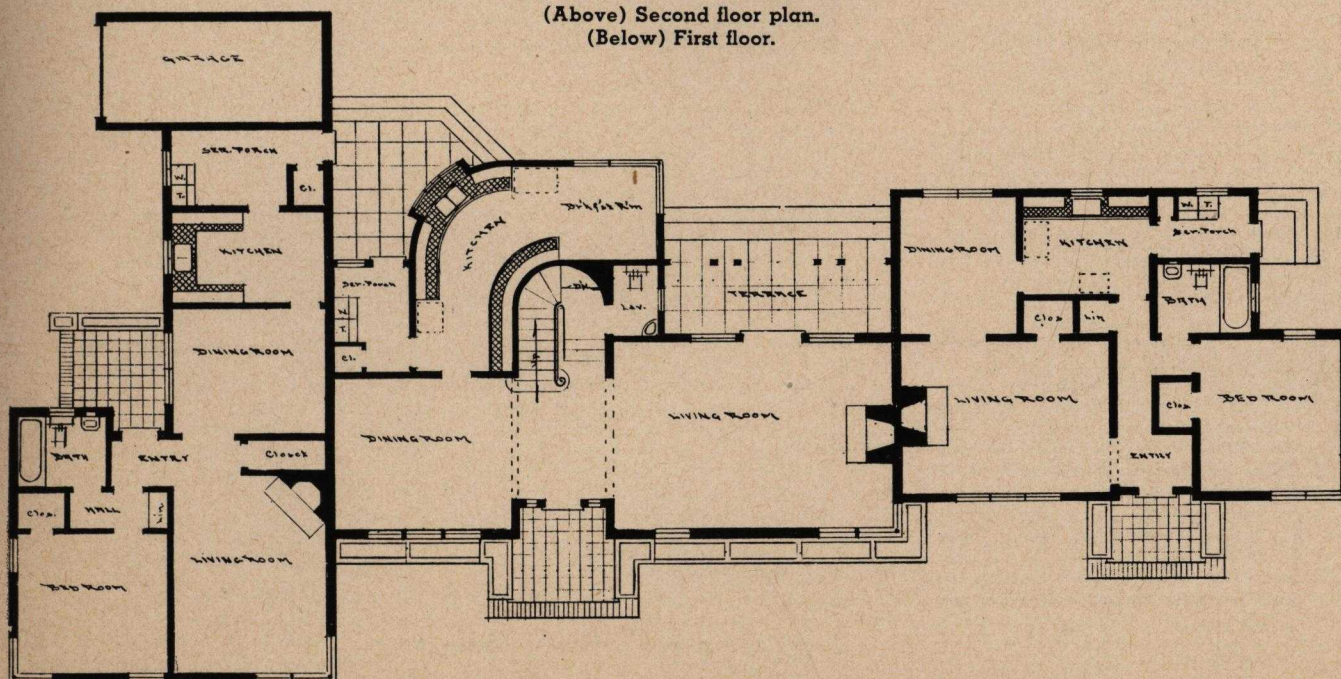
Cost of the building alone was \$18,000. As under Title 2 of the FHA up to a four family dwelling may be financed, it would be possible to borrow up to \$16,000 to finance the structure. This would require that the owner have title to the property and invest \$2,000. If such a loan were made, approximate monthly payments over a twenty year period would be:



(Above) Second floor plan.
(Below) First floor.

Principal and 5% interest.....	\$105.60
Mortgage ins. (1/2 of 1%)	6.57
Fire insurance (est.).....	2.67
Taxes (est.)	24.80

Total.....\$139.64



FREE BOOKLETS

On this page are listed a number of booklets which cover practically all subjects in which a home builder is interested. Booklets requested will be mailed, free of charge, to readers. All that is required is to fill out the post cards on the following pages, tear them out and mail. No postage is required.

IMPORTANT For each of the booklets described below, a separate post card is provided. The page on which the post card is located is indicated.

- 249. How to Have a Red Seal Home**—Your home will have greater value and greater comfort if it is "Red Seal." Read booklet. Please use card "WIRING BOOKLETS" on opposite page.
- 211. Electrical Convenience in Your Home**—All about planning wiring, where to locate plugs, and the importance of good wiring. Please use card "WIRING" opposite.
- 245. A Glass Bathroom**—You can have a beautiful bathroom, in attractive color combinations, of structural glass. Be sure to see this booklet before you select the finish for your bathroom. Please use card "GLASS-VITROLITE" on opposite page.
- 246. Your Treasure House**—Booklet tells how easy it is to accumulate the down payment on a home. Please use card "TREASURE HOUSE" on opposite page.
- 133. Built-in Features**—Practical suggestions to make the new home really up-to-date. Beautiful door grills, musical door chimes, ant-proof coolers, bathroom utility cabinets, kitchen ventilators, flushlights, adjustable ironing boards. All the things you'll be sorry you didn't know about when you see them in some one else's house. Please use card "BUILT-IN FEATURES" on opposite page.
- 110. Your Kitchen Planned**—If you want an up-to-the-minute kitchen, this booklet will show you how. Shows many beautiful kitchens. Please use card "A BEAUTIFUL KITCHEN" on page 121.
- 124. Basalite Homes**—Low cost, fireproof homes that will last a lifetime are now built throughout California. You will find this description interesting and educational. Please use card "BASALITE" on page 121.
- 243. Fire Safe Shingles**—Describes a new type of shingle achieving popularity in California, that is fire safe, insulating, durable and reasonable in cost. Made of concrete in a variety of colors, to match the architecture of the house. Learn more about this type of roof. Please use card "BASALITE CONSTRUCTION AND ROOFS" on page 121.
- 222. Heating Your Home With Oil Burning Units**—Fundamentally simple in construction, clean and safe, oil burning heaters make no noise, and make no soot, or smoke. Oil burning heaters can be installed at a surprisingly low cost, and will heat your house completely and uniformly while using cheaper furnace oils. You will be delightfully surprised at the efficiency and low maintenance cost. Please use card "OIL HEATING" page 121.
- 247. Ideas on Furnishing, Floor Covering and Kitchen Planning**—Complete literature on furniture, kitchen planning, draperies or floor coverings will be supplied. Please use card "STERLING FURNITURE CO." on page 121.
- 51. Protect Your Home and Possessions**—Here is a new booklet in which you can make an inventory of all your furniture and other possessions, as well as keep a record of what insurance you have. A really valuable booklet. Please use card "HOME INSURANCE" p. 121.
- 248. Septic Tanks**—Describes method of installing and advantages of redwood septic tanks for sewage disposal. Very economical. Please use card "INSULATION — FENCES — SEPTIC TANKS" on page 121.
- 202. Questions and Answers on Title 2 of the Housing Act**—Some valuable information about how to obtain an FHA loan. Please use card "HOME FINANCING" p. 121.
- 234. Typical FHA Loans**—A new booklet, well illustrated which describes typical FHA loans with particular reference to the smaller California home. Please use card "HOME FINANCING" p. 121.
- 175. Heating and Air Conditioning the Home**—This modern gas furnace warms the air, provides the proper amount of moisture and scientifically correct circulation of air. Types can be installed without running piping through the walls. Read about it before you install any furnace. Please use card "HEATING — GAS FURNACES" on page 121.
- 116. Insulation in Today's Home**—New to many home owners, insulating the home against cold in the winter and heat in the summer, as well as noise, is a vitally important matter. By all means learn the story of insulation and how it will improve your own home. Please use card "INSULATION—FENCES—SEPTIC TANKS" on page 121.
- 227. Redwood Fences**—New literature compiled by the redwood industry describes a variety of designs in picket fences, any of which can be built at low cost through the use of standardized pickets now available in bundles of thirty. Simple instructions for building attractive fences are contained in this folder. Please use card "INSULATION—FENCES—SEPTIC TANKS" on page 121.
- For any of the booklets described below, please write the numbers of the booklets desired on the post card headed "Free Booklets" at the top of the opposite page (page 119), and mail.
- 7. About Electrical Servants**—A number of electrical devices now imperative to the completely electrified home, including a new type of cord extension which fits into your wall and a portable table which contains electric inlets and plugs, with space for percolator, toaster and casserole.
- 14. Glass and Its Uses**—Write for informational booklet on what can be done and is being done in making windows attractive and modern. Also, other uses of glass and its by-products in the home.
- 16. About Loans**—Complete information about savings and loan associations and their plan to help with your home financing.
- 30. Camera Views of Western Pine**—A beautiful booklet, just off the press, which shows many lovely interiors as well as exteriors of homes finished with this charming wood.
- 138. Shutter Awnings**—Permanent wooden awnings that wear indefinitely; noiseless, economical and charming. Made in any color in various models for windows, patios, porches.
- 139. Color Schemes for Your Home**—Illustrated booklet to serve as a guide to aid in planning selection of color combinations for interiors and exteriors of homes. Illustrations by Rockwell Kent.
- 170. Low Cost and Efficient Heating by Electricity** is now available in your new home. Revolutionary developments in electrical heating; new economies and lower cost of electricity now make it possible to heat the entire home or any part.
- 184. Metal Weather Strips for Doors and Windows**—Will not only return their cost in a few years in fuel saving by stopping cold air leakage, but will prevent floor draughts, water leakage, infiltration of dust, soot, or sand and preserve your interior finish.
- 188. Tile in the Home**—You will be surprised at the many new uses of tile, not only in the bathrooms and kitchens, but on patios, walks and floors. Tile roofs, too, are attractive and fireproof. Beautifully illustrated.
- 196. Lighting the Garden**—A splendid booklet which tells how to light the garden for evening enjoyment, with beautiful pictures and a number of answers to questions about illumination outdoors around the home.
- 207. Fireplaces**—Who doesn't want a cheery fireplace in the new home? Illustrations of attractive fireplaces as well as facts to consider in the construction are shown.
- 210. Adobe Houses**—Rapidly attaining popularity in California is the building of the house with stabilized adobe. Economical, durable and cool on hot summer days are some of the features.
- 223. Rollaway Window Screens**—Every home builder knows he will have to screen his windows some time, but all too few make any provisions before flies and insects have dramatized the necessity for action. Booklet describes window screens that work like a window shade—raise and lower to any position, and last for many years.
- 225. Disappearing Doors**—Modern sliding doors which roll back into the wall instead of opening into the room save as high as 20 per cent of the usable floor space. Rapidly increasing in popularity.
- 238. Light in the Home**—A new, well illustrated booklet which shows the location of lights for every room in the house, as well as some helpful suggestions on how to save eye-strain.
- 242. Redwood Plywood**—The newest development of the redwood and plywood industries. Lovely interiors, durable exteriors, a most pleasing effect can be obtained throughout the whole house with redwood plywood. You will be amazed at its beauty and reasonable cost. Write for this booklet.
- 244. Different Grades of Redwood**. Tells about the various grades of redwood, how to select them, where to use them in the house in order to obtain the best built and most lasting home.
- 250. Things to Know About Buying or Building a Home**—A comprehensive booklet with helpful suggestions about design, financing, location and other elements of value to every home owner.
- 251. Silent Switches**—Mercury switches, noiseless and everlasting are ideal for the children's rooms.
- 252. Steel Sash Windows**—A modern house means steel sash windows. The prices today are comparable to other kinds of windows, with all the advantages of steel—strong, non-warping, durable.

FREE BOOKLETS

(1c POSTAGE NECESSARY)

To CALIFORNIA HOMES:

Please send me the following numbered booklets on home building and modernizing: ☐ I am planning a new home to cost approximately \$..... ☐ I am modernizing. ☐ I am interested professionally. Booklets Nos.

Name.....
Address.....
City and State.....
Occupation.....

ORDER CARD

(NO POSTAGE NECESSARY)

To CALIFORNIA HOMES:

I want to encourage everyone I can to build their own home. I want to better my home, and help others to improve theirs. And because we're both striving for the same goal, I want to read CALIFORNIA HOMES, and have all in my home to read it. Please enter my subscription at the SPECIAL RATE of \$2.00 for 3 years* to:

Name.....
Address.....
City and State.....
Occupation.....

Enclosed is \$2.00 () Please Bill ()

* If you want one year for \$1.00, check here ().

ORDER CARD

(ENCLOSE THIS CARD WITH REMITTANCE)

To CALIFORNIA HOMES PLAN BOOK:

Please send to the persons listed below.....copies of CALIFORNIA HOMES PLAN BOOK for 1939. I enclose \$.....in payment (\$1.00 per book, plus 10c postage).

Name.....
Address.....
City and State.....
Name.....
Address.....
City and State.....

Signature

ADDITIONAL INFORMATION

(1c POSTAGE NECESSARY)

Please send me more information on materials advertised in CALIFORNIA HOMES PLAN BOOK. ☐ It is okay with me for a salesman to call. ☐ Please do not have salesman call.

Name of material..... Adv. on Page No.....
Name of material..... Adv. on Page No.....
Name of material..... Adv. on Page No.....
Name of material..... Adv. on Page No.....

Name.....
Address.....
City and State.....
Occupation.....

WIRING BOOKLET

PACIFIC COAST ELECTRICAL BUREAU

447 Sutter St., San Francisco.

Please send me, without obligation, the following material which I have checked:

- ☐ Wiring booklet
☐ RED SEAL Application blank.

Name.....
Address.....
City..... State.....
CALIFORNIA HOMES PLAN BOOK for 1939

GLASS AND VITROLITE

LIBBEY-OWENS-FORD GLASS COMPANY

633 Rialto Building, San Francisco, Calif.

Please send me additional information on L-O-F Products checked, and name of L-O-F distributor nearest me.

- Am interested in:
- | | |
|--|--|
| <input type="checkbox"/> Polished Plate Glass | <input type="checkbox"/> Blue Ridge Figured and Wire Glass |
| <input type="checkbox"/> Mirrors—Clear (); Colors () | <input type="checkbox"/> Commercial Buildings () |
| <input type="checkbox"/> Vitrolite Glass Wall Facing— | <input type="checkbox"/> Residential Buildings () |
| Exterior (); Interior () | <input type="checkbox"/> Blue Ridge Aklo Heat Absorbing |
| <input type="checkbox"/> Commercial (); Residential () | Figured and Wired Glass |
| <input type="checkbox"/> Vitrolux—Commercial () | <input type="checkbox"/> Storefronts |
| Residential () | <input type="checkbox"/> Store Fixtures |
| <input type="checkbox"/> Flat Drawn Window Glass | <input type="checkbox"/> Store Interiors |
| <input type="checkbox"/> Window Conditioning | <input type="checkbox"/> Store Windows |
| <input type="checkbox"/> Aklo Heat Absorbing Plate Glass | <input type="checkbox"/> Thermolux |
| <input type="checkbox"/> Tuf-flex | |
| <input type="checkbox"/> Have representative call. | |

Name.....
Position.....
Address.....
City..... State.....
CALIFORNIA HOMES PLAN BOOK for 1939

TREASURE HOUSE

THE SAN FRANCISCO BANK,

Gentlemen:

Please send me a copy of your Portfolio of Treasures. I am interested in:

- ☐ The Treasure House
An installment savings plan to accumulate the down payment on a home.
- ☐ The Prosperity Plan
A 30 months installment savings plan to lay the foundation for my future security.

Name.....
Address.....
City.....
CALIFORNIA HOMES PLAN BOOK for 1939

BUILT-IN FEATURES

PRYNE & CO., INC.,
145 Second Street, San Francisco, Calif.

I plan to build a new home in.....
costing approx. \$..... about (date).....
My architect is.....

Please send me further information regarding the "Pryanco" Products I have checked.

- | | | |
|--|--|---|
| <input type="checkbox"/> Chimes | <input type="checkbox"/> Flush Lite Fixtures | <input type="checkbox"/> Milko-Boxes |
| <input type="checkbox"/> Coolers (ant-proof) | <input type="checkbox"/> Hamper (clothes) | <input type="checkbox"/> Parcel Receivers |
| <input type="checkbox"/> "Dor-Call" | <input type="checkbox"/> Ironing Boards (adj) | <input type="checkbox"/> Secretary |
| <input type="checkbox"/> Dorgills | <input type="checkbox"/> Mail Boxes | <input type="checkbox"/> Shoe Racks |
| <input type="checkbox"/> Drier Racks | <input type="checkbox"/> Match Box | <input type="checkbox"/> Shoe Shine Cabinet |
| <input type="checkbox"/> Exhaust Fans | <input type="checkbox"/> Medicine Cabinets | <input type="checkbox"/> Telephone Bell Box |
| <input type="checkbox"/> "Sanitizer" (tooth brush) | | <input type="checkbox"/> Utility Bath Cabinet |
| <input type="checkbox"/> Illuminated House Numbers | <input type="checkbox"/> Illuminated Bath Cabinets | |

Name (print).....
Occupation.....
Street Address.....
City.....
CALIFORNIA HOMES PLAN BOOK for 1939

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(Sec. 510, P. L. & R.)
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CALIFORNIA



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CALIFORNIA



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San Francisco, Cal.

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2c—POSTAGE WILL BE PAID BY—

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725 POTRERO AVE.,
SAN FRANCISCO, CALIFORNIA



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San Francisco, Cal.
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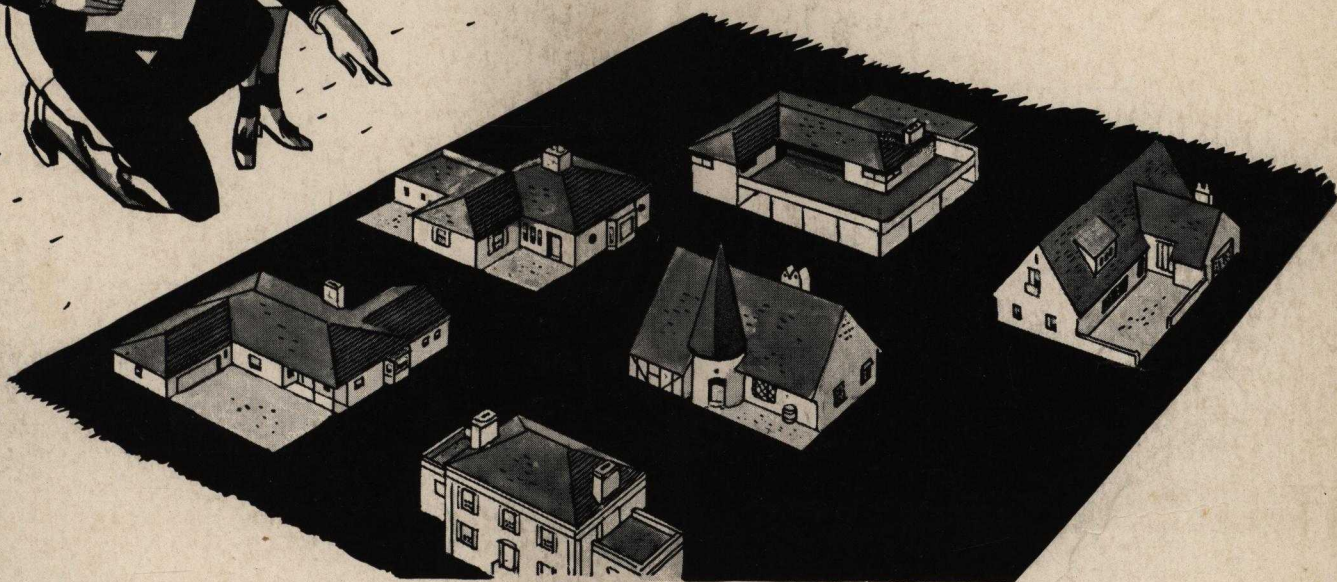
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The House You Plan to Build



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it may be Norman. It may
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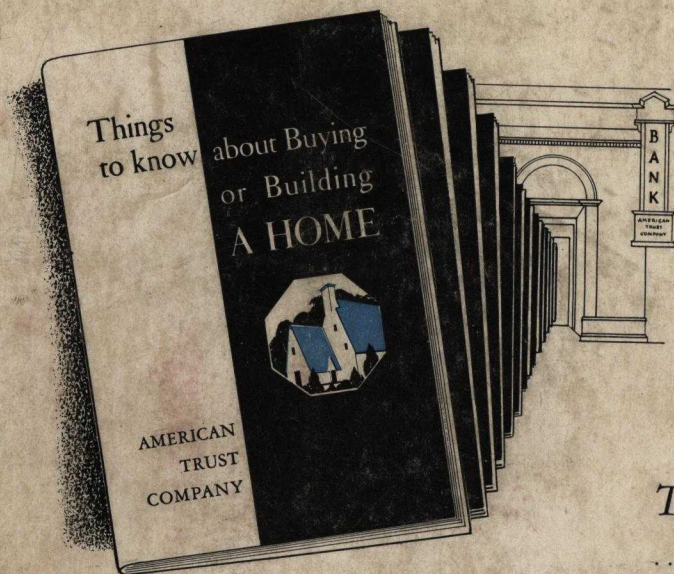
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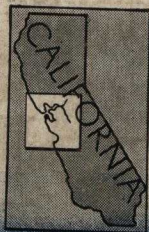
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- ... about foundations;
- ... about roofing;
- ... architectural styles;
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